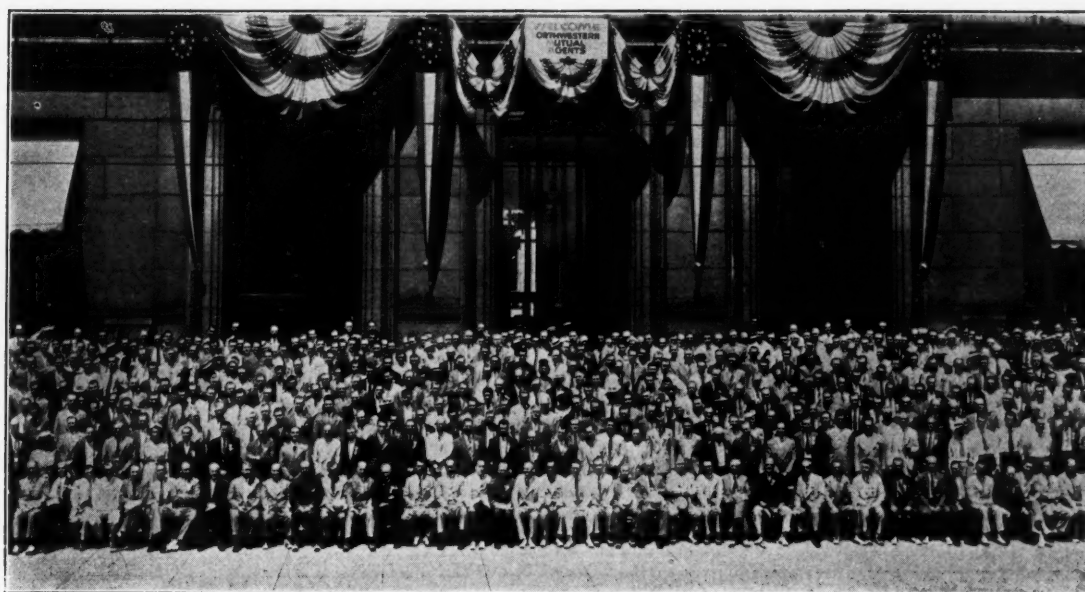


The **NATIONAL** **UNDERWRITER**

Life Insurance Edition



The Agent

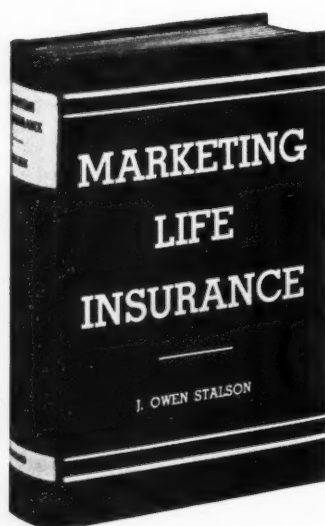
"Each year brings new developments in the application of life insurance to meet the economic and social needs of the American people. As the possible uses of insurance have become more complicated and involved, there has developed a need for better trained and better informed field men. The Northwestern Mutual is proud of its field organization and its response to this demand. This Company, through its career agents, has been in the vanguard of this movement of more advanced underwriting."

... From the report of the Executive Committee of the Board of Trustees in the 1941 Annual Statement to policyholders.

**THE NORTHWESTERN MUTUAL
LIFE INSURANCE COMPANY**

Organized 1857

FRIDAY, MAY 15, 1942 In Two Parts
Part I



**A Brand New Monumental
Work of over 600 Pages
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A truly "epoch-making" Book — **MARKETING LIFE INSURANCE**

By Dr. J. Owen Stalson

Very seldom is the publication of any technical book a real sensational event in life insurance. But the new volume "Marketing Life Insurance" by Dr. J. Owen Stalson can certainly claim this rare distinction. It is the first full-dress history of the development of the agency system in America. But it goes far beyond that. Based upon many years of patient research, this new monumental work incorporates with keen insight the author's experiences as agent, supervisor and later general agent before he became associated with Harvard University in the Graduate School of Business Administration. Thus his conclusions and statements show a deep understanding of the whole distribution problem.

"The Most Important Treatise on Field Work Ever Written"

Some Subject Headings

Basic Problems
The Revolution of 1843
Marketing Methods of the Mutuals
The Birth of Personal Solicitation
The Agent's Duties, Activities and Difficulties
The Development of the Selling Organization
Growth of Competition and Advertising
Government Regulations and War Problems
Supervision and Stimulation of Agents
The Revolt Against the Industry
Fraternal and Assessment Insurance
Industrial Life Insurance
Merchandising Aspects and the Speculative Appeal
Agency Recruiting
Training the Agent
Compensation for Agents and General Agents
Emerging Maturity
The Upheaval of 1905
New Companies, Mergers, etc.
The Trend Toward Informed Marketing
First Steps Toward Modern Marketing
Marketing Research and Training
The Sales Congress Idea
The Home Office Agency Department
The General Agent in Recent Times
The Soliciting Agent in Recent Times
Modern Merchandising

"Marketing Life Insurance" is essentially the story of the soliciting agent. It traces his development from the beginning to the modern professional life underwriter of today. Very ably written, the book contains so much of fact and interest from beginning to end that every life insurance sales executive will want to study carefully many parts of it.

A company president says of it: "—When I began reading this book it became immediately evident that I was reading a masterpiece.—His (the author's) analysis of the forces which brought life insurance into being and which have caused its development to its major influence in the modern scheme of things is profoundly satisfactory.—In my judgment it is the best written book on life insurance which has ever appeared in print."

No short description can give more than the merest suggestion of the amount of fascinating information contained in Dr. Stalson's great contribution to life insurance. Nor can you read it hastily and get its value. But "Marketing Life Insurance" will give every real life insurance man a tremendous fund of most interesting knowledge of the business that should be everlastingly valuable to him. May we urge you to get your copy, while it is brand new.

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for Your
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by J. Owen Stalson — Price \$6.00 a copy

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Cincinnati, Ohio

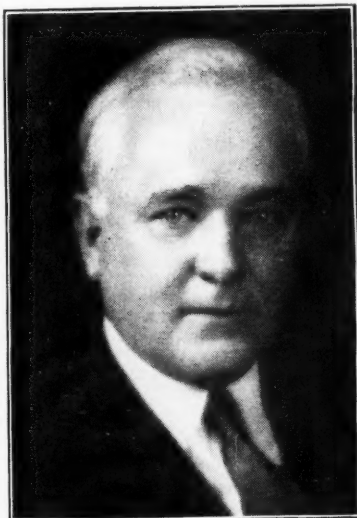
The NATIONAL UNDERWRITER

Forty-sixth Year—No. 20. Part I CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, FRIDAY, MAY 15, 1942 \$3.00 Year, 15 Cents a Copy

Parkinson Talks to Higher Bracket Equitable People

Tells What Life Folks Are Doing to Benefit the Country

President T. I. Parkinson of the Equitable Society after speaking at Philadelphia before the eastern, southern and New York City metropolitan department agents who qualified in April was the main speaker at the Chicago



THOMAS I. PARKINSON

meeting Monday when the central and far western department men were present. The central department started "Par for Parkinson Month" 14 years ago. The managers dedicated April to production in honor of the president.

Gave a Wider Spread

In Chicago Mr. Parkinson referred to the success of the "Par for Parkinson" contest, embracing the entire country this year and stated that the results were highly gratifying and furnished many more people additional protection or protection they did not have before. Thus the agents made a vital contribution to mankind. As a side issue he referred to his appearance before the T. N. E. C. investigators when in a sarcastic way he was asked "Have you heard of 'Par for Parkinson Month'?" Next he was asked, "Could you justify the use of policyholders' money for such an enterprise?" He had to answer "Yes" or "No." He would have been proud, he said, to have had the prosecutors present at this gathering to see the audience and to realize that in a competitive effort protection had been spread over the homes of far more people.

(CONTINUED ON PAGE 10)

Effect of the War on Canadian Life Companies

NEW YORK—J. G. Parker of Toronto, general manager and actuary Imperial Life of that city spoke before the C. L. U. seminar in this city this week. Commenting on life insurance under war conditions, he said in part:

"When war was declared in September 1939, only a few of the life underwriters then in the business had been connected with life insurance during the last great war. As a consequence there was throughout the agency ranks a fear of the effect of the war on the underwriting of new business. The agents in their daily work met with the thought, expressed freely by their clients, that the monetary systems of the world and the credit of our country could not successfully stand up against another world war. They feared that this lack of confidence, which in some measure they shared, would prevent the sale of new insurance and would even have a bad effect on existing business.

"In addition, only a few days after war was declared they received messages from their home offices that all policies in future would carry a war clause providing for some limitation of benefits. They feared that any restriction placed upon policies would be still another hindrance to the sale of new insurance.

Adopted An Early War Clause

"The Canadian companies within a few days were able to adopt a war clause substantially uniform in all companies, a clause which was liberal with respect to service within the home areas, but which was very restrictive in regard to service within the home areas, but agents soon found that the public readily accepted the idea that a war clause was necessary and the adoption of a uniform clause prevented any competitive use of any of the features contained in it. As a consequence, within a few weeks the disturbance occasioned by the introduction of a war clause was completely eliminated, and even forgotten, both by the agents and by the public. I believe that in a large measure this was due to the fact that we were able to have a uniform clause, thus doing away with the necessity of discussing it at any greater length than to give the policyholder a clear understanding of its essential points.

"The fears originally expressed by our agents as to the ability of life insurance to withstand changing economic conditions due to war were dispelled by prompt action on the part of the companies in supplying their field forces with information showing the strong position occupied by life insurance following the last war and the assistance which the institution of life insurance had been able to render to the government in the prosecution of the war.

"While, therefore, new production was affected for about two months following the outbreak of war, it rapidly regained its volume and showed some increase until June 1940, when the collapse of France occurred. At that time the companies reported through their supervisory officials, and this was substantiated

by the Life Underwriters' Association, that the morale of the agents throughout Canada was at a low ebb. This was due to the fact that there was a general feeling of insecurity on the part of every citizen, resulting in an unwillingness to enter into the purchase of any contract involving future commitments, as well as to the difficulty in securing the attention of any prospect to the serious consideration of life insurance because any interview would turn sooner or later into a discussion of the war and of the future of the world.

Had to Build Morale

"The companies took immediate steps to build up morale, first by a series of institutional advertisements in the press throughout Canada, as well as by articles in company papers, in this way seeking to restore the confidence of the agent and to emphasize his responsibility in building up the morale of the ordinary citizen.

"Immediately on declaration of war the mobilization for overseas service of the first division of the Canadian army was begun and at the same time many men were enlisted both in the navy and the air force. These enlistments included not only many of our old policyholders but also many legitimate prospects for new insurance. Accordingly a committee of the companies met with the military authorities and the department of defense and arranged details for the payment of life insurance premiums, both old and new, by means of assignment of part of the monthly pay of the policyholder who had enlisted.

"Following this arrangement a certain amount of new insurance was written on the lives of our soldiers, the great advantage to the assured being that his policy was free of limitations, except for air service, while within the home areas and became free of these limitations within six months after returning from overseas.

"The effect which all of these disturbing facts produced in the volume of new business written and in the type of insurance which was sold during the period. From a review published at the beginning of this year by the Research Bureau in Hartford, showing the figures reported by eighteen companies representing approximately eighty-five percent of the new ordinary life insurance written by Canadian companies in Canada and Newfoundland the paid-for business was as follows:

1938	.....\$367,811,000
1939	..... 368,726,000
1940	..... 365,217,000
1941	..... 428,915,000

"Through the Research Bureau I was also able to obtain from nine Canadian companies the results of the first three

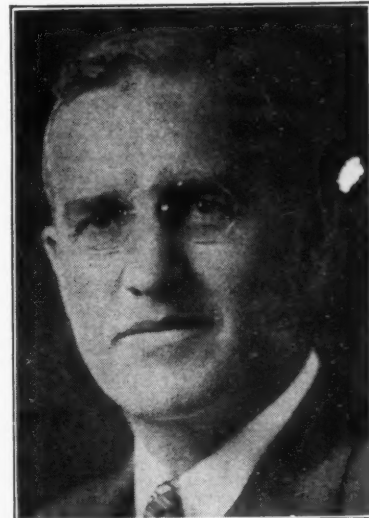
(CONTINUED ON PAGE 8)

This issue is in two parts. Part I contains the general life insurance news while Part II contains a comprehensive report of the life insurance payments made to policyholders and beneficiaries during 1941.

President Laird Reviews Insurance During War Period

Address Made as Head of Actuarial Society, Meeting This Week

NEW YORK—Life companies should reexamine their contracts and underwriting in the light of a changing world, declared John M. Laird, vice-president of Connecticut General Life, in his presidential address before the Actuarial So-



JOHN M. LAIRD

ciety of America on "Life Insurance Faces Total War."

"Our first duty," he said, "is to conserve what present policyholders have entrusted to our care. Our second is to extend coverage to new policyholders on terms and at rates in keeping with our best judgment as to the future."

Organization Must Be Kept Going

He pointed out that while there will be many openings for life insurance men for public service on a full-time or part-time basis, patriotic life men have to remember that the organization must be kept going in order that it may:

- "1. Pay claims as promised.
- "2. Keep outstanding contracts in force by collecting premiums.
- "3. Conserve the assets of policyholders in order that further payments may be as promised. This means that it must invest and reinvest in war bonds and other appropriate enterprise in a nation at war.

"4. Provide facilities for those who need new insurance. Life insurance is still the only way in which the thrifty man can immediately create an estate in keeping with his earnings. A family can

(CONTINUED ON LAST PAGE)

Tapping Wage Earner Market

John D. Moynahan Tells How to Operate in the Fertile Field That Exists

Those agents who have been wondering whether they ought to try to tap the wage earner market and if so, how to go about it, are given realistic advice by John D. Moynahan in the talk he made at the annual meeting of the Ohio Association of Life Underwriters in Dayton. Mr. Moynahan is manager of the west suburban district in Chicago for Metropolitan Life and is president of the American Society, C. L. U.

Mr. Moynahan feels that there is an enormous field for insurance among those below the top 15 percent in the income bracket and above the bottom 10 percent, but he made it clear that there is no short cut to successful production in dealing with this element and he pointed out some of the differences in technique in selling this group from those involved in selling men in the higher income brackets.

Overemphasis at Top

Most of the agents, he said, would like to concentrate on the business man, the professional man, the man of wealth and persons who are normally in a position to purchase insurance in amounts of \$5,000 and up. However, that group comprises not more than 10 or 15 percent of the population. They are already being well served by 10 percent of the agents who are peculiarly qualified to handle their problems. It is folly, he said, for the other 90 percent of the agents to devote so much of their time to a market that will purchase the largest part of its insurance from 10 percent of the agents. Every agent should have some large case prospects and probably can devote 10 percent of his time to selling such cases profitably.

Mr. Moynahan estimated that the average industrial agent last year wrote more than three times as much life insurance as the average ordinary agent. The average industrial agent no doubt works harder than the average ordinary agent but not three times as hard, he said, and his greater success is due to the fact that he is working a larger and more fertile field.

The 75 percent of the population about which Mr. Moynahan is speaking, he said, are the best fed, best clothed, best housed working people in the world.

Plenty of Room For All

The average American working man is presently insured for probably not much more than \$1,000. Agents of industrial companies are best covering this field at present but they don't even come close to covering the field. They welcome competition and there is plenty of room for everyone.

Mr. Moynahan diplomatically warned the exclusively ordinary man against disparaging industrial policies when canvassing the wage earner. The industrial agent who canvasses a man for ordinary insurance and finds that he is already an industrial policyholder, suggests that the few hundred dollars of industrial insurance be left as a cleanup fund. Then he recommends a readjustment period income for two, three or five years—income of between \$50 and \$75 a month. He may call this salary insurance or rent policy or some such simple term. He does not knock or twist, knowing that this is an injustice to the policyholder. An industrial policy that has been in force a few years compares very favorably with any new ordinary policy. He knows that if he knocks or twists such a policy he is disturbing the faith of the policyholder in the agent and the whole institution of life insurance.

Reaching the Prospect

This type of prospect cannot be reached by telephone for an appointment, he can't be taken to lunch or to a golf club. He works in a store or an of-

fice and his employer doesn't allow anyone to call him away from his work. He works in a factory or shop and if the agent does get in, the man won't listen to him because he is on piece work or on a production line. He runs a tractor or drives a truck, he delivers milk or builds houses, he lays brick or pours concrete. All day long he works for somebody else, his time is not his own.

In the evening when he comes home, he talks business—his business. "He gets his plans worked out and confirmed by his partner, the one on whom he depends to take care of things, and who he knows will carry out his plans as far as she can if he doesn't come home some night, and it is there in the home that you can see him—right after dinner is the best time."

The agent doesn't get very far trying to go in "cold", but the center of influence and endless chain methods operate in this group even more effectively than they do in the office interview. The industrial man uses the center of influence and the preliminary interview when he secures the qualifying information from the housewife.

Social Security Approach

The approach has been simplified by the social security act. The average American needs information on how the act affects his family, how his present life insurance can be utilized as a part of his family security program. His wife, too, is interested and appointments are easily obtained for evening calls. The presentation is most effective when made in the dining room or at the kitchen table, with the wife and perhaps a youngster or two about. It is not difficult in these surroundings to "personalize the needs."

The social security story must be simple to be interesting. What the man wants to know is how much he and his wife might get 40 years from now if he continues to earn \$150 per month for the next 40 years. He is interested in how much his wife and children will have coming in next month if he is dead.

Close Is Most Difficult

The close is the most difficult step. Dealing with the big fellow the approach and presentation are regarded as the hardest parts of the interview but the close is supposed to be comparatively easy. With the average man the earlier steps are easy by comparison. The \$5, \$6 or \$7 per month or the \$15, \$20 or \$25 a quarter have to be figured carefully even though he wants the insurance. He must figure much more carefully than does the man who buys the \$500 and \$1,000 annual premium. Frequently something has to be sacrificed. There is almost always a conference between the man and his partner. If she has been in on the interview she may already be on the agent's side. If she has not, she probably is unfavorably disposed. She will get her attitude over by a glance, a shake of the head or studied lack of interest.

The agent may find that he is up against a stone wall because the man and his wife want to discuss between themselves how they can handle the premium. The agent should then retire gracefully, suggesting a definite time for the next call. He tries to get back on paynight.

Missionary Work

The industrial man has worked hard for the advantage that he possesses. He has done a great deal of missionary work and is still doing it. He talks life insurance to many more people than the average ordinary agent. He makes between three and four sales a week and knows the average man and his family very well. He knows simple programs and how to apply them. The average

Engelsman to Washington to Aid War Bond Sales



RALPH G. ENGELSMAN

Ralph G. Engelsman, New York City general agent Penn Mutual Life, who has been director of sales for the National Association of Life Underwriters' war bond campaign, has been called to Washington as associate field director in charge of the payroll savings division of the U. S. Treasury Department's war savings staff. He is the second association member to hold a position on the staff, Gale F. Johnston, third vice-president Metropolitan Life, former national trustee, having been field director until he resigned to take a home office position.

American has a need for insurance, he can pay for it and there is a smaller percentage of rejections in this class than in any other group.

Mr. Moynahan observed that an agent can do a good job with prospects who are not too far above his own scale of living but he does his most effective work with those in his own salary class or below it.

Most of the biggest producers in the business today started working among the average men. The big producer was able to follow up those who emerged from the average group to take their place as leaders. Most of the men who are heavily insured today started with a small policy many years ago. There are men of an average stature today who can buy only a moderate amount of protection but who in a few years will be in the market for large amounts. The alert agent must stay with these people and fill their increasing needs as they progress. He doesn't wait until the man gets to the top of the pinnacle and is referred by his associates or his attorney or banker to some insurance specialist.

Aetna Life President's Awards

Aetna Life has made the annual award of President's trophies to these agencies for professional achievement during 1941:

Blosser & Hill of Toledo, Paul R. Green of Seattle and Charles I. Mann of Jacksonville, Fla.

The awards are based on agency improvement in certain major phases with emphasis given to growth of full-time organization, lapse ratio, new business increase, development of financially successful agents and policyholder service activities.

Dr. William Muhlberg, vice-president and medical director of Union Central Life, will address the American Diabetes Association meeting in Atlantic City in June on "An Analysis of Statistics Bearing on Diabetes Mellitus." He has been given the honor spot of delivering the Banting memorial lecture at the final dinner session June 7.

Ohio Producers' Rally at Dayton Is Invigorating

Two-Day Sessions Provide Good Tonic in Bewildering Times

OFFICERS RE-ELECTED

President—Judd C. Benson, manager Union Central, Cincinnati.

Vice-presidents—F. J. Blose, Equitable Society, Dayton; C. E. Dibble, Northwestern Mutual, Cleveland; J. A. Cozza, Mutual Life, Youngstown; Lloyd F. Martin, Massachusetts Mutual, Toledo; C. E. Ransower, Metropolitan, Akron.

Secretary—Paul M. Smith, New England Mutual, Columbus.

Chairman legislative committee—C. Vivian Anderson, Cincinnati.

By LOUIS H. MARTIN

DAYTON—The annual convention of the Ohio Association of Life Underwriters held here last week will be remembered for its businesslike, serious and well attended sessions that not only started but finished on time, with just the right amount of frivolity sprinkled in at the right places. The Dayton association, which in the past year has tripled its membership, demonstrated the proper way to run such a meeting in these strenuous times when hotel and transportation facilities are so taxed. In spite of all they were up against because of the widespread war activities of this city, they put over everything not only right on schedule but did it smoothly and without interruption.

Fern J. Blose, special agent Equitable Society, general convention chairman, was ably assisted by Joseph L. Goetz, Travelers, president of the Dayton association, and a large group of the many active members of the local association. Lloyd F. Martin, Massachusetts Mutual, Toledo, was in charge of the program committee.

Open with Trustees' Meeting

Judd C. Benson, president of the association, and home office general agent of Union Central, was chairman of the trustees' meeting which opened Thursday morning. One of the main features of this session was E. F. Pierle's report on educating the public on thrift. This should begin in the grade schools, according to Mr. Pierle, who is with Provident Mutual in Cincinnati. It is important, he said, to emphasize thrift as a whole, not primarily life insurance and attempt to get life insurance in the background of every thrift program. Lack of an understanding of thrift by the defense worker was cited by Lee B. Scheuer, general agent State Mutual, Cincinnati, as the cause of today's difficulty in reaching the defense worker. The fact that no systematic thrift program was set up in the schools years ago has caused one of the major problems today which affects the whole national economy, he added. In this connection Mr. Pierle urged that an effort be made right now to tie in the life insurance idea with the sale of war stamps in the schools. As a result of his report, consumer education in thrift in the public schools will be a major objective of the Ohio association for next year.

John A. Witherspoon, president of the National Association, discussed informally the question of what to do with agents who take defense jobs on leave of absence but hold their licenses to

(CONTINUED ON PAGE 11)

Patriotic Theme to Dominate N. A. L. U. Minneapolis Parley

Shift in Schedule of Convention Events Saves One Day

"Life Insurance—Defender of Home and Nation" will be the theme of the annual convention of the National Association of Life Underwriters in Minneapolis, Aug. 24-28, it is announced by James E. Rutherford, Penn Mutual, Seattle, chairman program committee.

Several changes have been made in the traditional convention schedule to provide for the greatest amount of work in the shortest time, Mr. Rutherford announces. The schedule of major events is as follows:

Monday, Aug. 24—National association board of trustees; Million Dollar Round Table—both all day.

Tuesday, Aug. 25—National Council, all day; Women's Quarter Million Dollar Round Table, evening.

Wednesday, Aug. 26—Opening general session, morning; meeting of general agents' and managers' section and women underwriters, afternoon; president's reception and ball, evening.

Thursday, Aug. 27—General session, morning; national council, afternoon; Chartered Life Underwriters' annual dinner and conferment exercises, evening.

Friday, August 28—Closing general session, morning; fellowship luncheon, noon.

Extra Day Eliminated

In former years, the council has usually met on Monday, the managers and women underwriters on Tuesday, and special seminar sessions on Wednesday afternoon. The new schedule will enable the delegate to arrive on Tuesday morning and leave Friday afternoon without missing any convention event.

The work of the committee this year, according to Mr. Rutherford, includes tightening the convention program to enable delegates to engage in every activity while spending one less day away from home, and reflecting the business aspect of the meeting through a review of what has been done by the agent in the national emergency and planning even more intensive efforts during the next year.

"We as individuals and as life underwriters are fighting for the future of America," Mr. Rutherford declared. "Our homes and our country are sacred possessions best protected by meeting any challenge with a strong offensive. That we are at war does not alter the fundamental fact that the family unit must be preserved. The financial independence of the family cannot be guaranteed for the future without a basic life insurance program."

On Economic Offensive

"Life underwriters are on the economic offensive in the prosecution of this war; they are the combat troops of the country's financial battle line. Never before have we had such an opportunity for service as exists today. We are in a preferred position to render a service to our country, while continuing to pursue our chosen vocations, by protecting the family unit, by producing a greater volume of savings and conserving today's greater earnings to provide tomorrow's security, and by increasing the flow of life insurance funds into essential defense industries. In this way and in many others we life underwriters

Prudential Publicity Work Is Now Well Integrated



H. M. Kennedy



W. R. Foulkes

Henry M. Kennedy, who has been appointed manager of the advertising and publications department of Prudential, since 1933 has contributed many of the educational articles appearing in Prudential agency publications including analytical descriptions of policies and their uses and sales helps. He was directly in charge of the "Bulletin" which goes to the staff of ordinary agencies and he has been in close touch with that branch of the organization. He has worked with the committee that passes on the material for Prudential radio announcements and magazine advertisements. He has had the title of assistant editor of publications.

Following the retirement of Arthur A. Fisk as manager of the advertising department and E. W. Porter as editor of publications, the work of the two divisions has been consolidated. The direction of the advertising and publications department will be under Vice-president George H. Chace with Assistant Secretary John H. Birkett in immediate supervision.

Frank J. Price becomes associate manager of the new organization and W. R. Foulkes, editor of publications. Mr. Foulkes has been with Prudential since

Experiments Are Being Made to Reach War Born Buyers

Intense interest is being shown these days in any plan of operation that seems to offer the ordinary agent an avenue for reaching those that have been converted into prospects in the war economy. A large proportion of the ordinary agents today have been thrown off their stride because so many of their old prospects have faded out on them for one reason or another.

Many agents probably feel that they would prefer to try to bull it through, so to say, with their present type of clientele. Others, however, feel that they should make a rather complete change in their field of operations. So far most of those in the latter frame of mind have apparently done little except worry about the problem and wonder exactly where to dive in. Here and there, however, some definite experiments have been made.

Two of the office agents for Travelers in Chicago recently decided to go prospecting among small businesses with wholesale or baby group insurance

as the proposition to offer. They felt that small businesses were either prospering or else were on their last legs. They chose an industrial section and with the aid of the classified telephone directory began calling on small businesses such as tool and die makers. They would go in, ask for the "boss" and more often than not find that he was out in the yard or about the place doing manual labor himself.

So far, according to Manager Ben H. Groves, these men have achieved good results. They sold one wholesale case covering 36 lives; they sold a workmen's compensation policy and some automobile insurance. More than the actual results in dollars of sales Mr. Groves said, has come the realization by these agents that they can talk to proprietors of such businesses, that these people have resources to buy insurance and that many of them do not have an insurance man.

In Position to Get Leads

These men have at least made a dent and have gotten started. They are mingling with defense workers and are in a position to get leads. They are not going after the larger businesses on the theory that their insurance arrangements are well set and because of the difficulty of making the approach.

Another Chicago agency is making a definite experiment. Four men have agreed to give the plan a fair trial. They are assigned to definite blocks in the type of residential district in which skilled workmen might be expected to be found. They make their calls during the day time and are able to find an occasional wage earner at home because he is on the night shift. Usually the person that is seen is the housewife and the agents seek to get preliminary information from her and make a definite appointment to see the husband. These men report that from about every eight calls made a prospect is turned up but so far no sales have been made. The main objective is through this house to house canvass to become acquainted and get on friendly terms with a few men that are in war industries and from them to get referred leads to their fellow workers. This, they have found, requires hard work and cultivation. The general agent feels that by about June 1, he will be able to say whether this line of operations hold promise for the average ordinary agent.

Minneapolis Leaders Busy on Convention Plans

MINNEAPOLIS — Active preparations for the convention of the National Association of Life Underwriters at Minneapolis the last week in August were begun this week by the local Minneapolis committees. Headquarters were opened in the Radisson hotel with Mrs. Amelia Aulwes in charge.

The finance committee, headed by Frank T. McNally, general agent of Massachusetts Mutual, met Tuesday. A. B. Duellman, manager of the John Hancock industrial office, has been appointed chairman of the transportation committee, succeeding George Specht of National Life.

Each committee has been furnished with a mimeographed record book prepared by Harold R. Kaufmann of Northwestern Mutual. This recites the aims and purposes of the National association and gives other information and local committee assignments. After the convention one of these record books will be presented to the National association for use as a guide for other cities.

The final luncheon meeting of the season was held Thursday with H. Kennedy Nickell, Connecticut General, Chicago, as the speaker. The annual meeting will be held June 11 and the annual outing July 9.

CONSTRUCTIVE SAVING

In our business when we talk of income we too often talk of money, whereas it is the use of income money that most interests people. A clear example of "the way to think" is to be found in something written by William L. Batt, director of materials, War Production Board:—

"Constructive saving can help win the war. This is a war of materials, of resources that must be stretched to the utmost. That is a job for the people—for all the people of America. It is a challenge to your self-denial and your inventiveness. By 'constructive saving' I mean three definite things: 1. Getting once-used materials back into use—and then again. 2. Finding ways to free scarce materials for war. 3. Using both common sense and self-denial to lighten the load on the productive system of this country."

He says of salvage that a refrigerator can provide enough steel for three machine guns, that 100 pounds of paper will make a carton for 35 anti-aircraft shells, that 50 feet of garden hose would supply enough rubber for four army raincoats, that 32 soap tubes would have enough tin for one fighter plane.

And of sugar he says that "it is vital because sugar is imported to a large extent, and is used in munitions. Sugar produces alcohol, and alcohol is an ingredient of smokeless powder, among other war materials. Every time you forego frosting a cake you are filling a cartridge, one that may stop an enemy who is drawing a bead on some American boy."

* * *

THE PENN MUTUAL LIFE INSURANCE CO.

WILLIAM H. KINGSLEY
Chairman of the Board

JOHN A. STEVENSON
President

INDEPENDENCE SQUARE, PHILADELPHIA

Industrial Men Treat Problems Realistically

**F. F. Leith Elected
President of Insurers'
Conference at Atlanta**

NEW OFFICERS ELECTED

President—F. F. Leith, Peoples Life.
Vice-president—E. L. Phillips, Gulf Life.

Secretary—W. C. Ellis, Franklin National Life.

Executive-secretary-treasurer — Raymond Daniel.

New members executive committee — B. T. Baynes, Home Security; T. N. Kidd, Home Beneficial Life; W. V. Walker, Life & Casualty; S. B. Coley, Durham Life; H. T. Dobbs, Industrial Life & Health.

By **GEORGE E. WOHLGEMUTH**

ATLANTA—Determination to render better service to the public despite the handicaps imposed by war and to give full cooperation to the nation in the war effort, was the keynote of the annual meeting of the Industrial Insurers Conference here. It was sounded in the address of President H. T. Dobbs of Industrial Life & Health and echoed by other speakers throughout the meeting. Though many executives were unable to attend because of the drain on personnel occasioned by the war and illness, the attendance of 150 representing 45 companies was good judged by standards of former years.

Custom was followed in elevating F. F. Leith, vice-president Peoples Life, Washington, D. C., vice-president, to the presidency and E. L. Phillips, vice-president and treasurer of Gulf Life, chairman of the executive committee, to the vice-presidency. The executive committee was enlarged to nine members and the immediate past president automatically becomes a member of the committee for one year under terms of a by-law amendment.

Taxation, Agency Problems

Taxation, agency and investment problems and legal questions affecting the business were given importance on the program, which emphasized a realistic approach to current problems. G. R. Kendall, president Washington National, was chairman of a committee responsible for the preparation of the program. H. N. Lukins, counsel Washington National, presided over a meeting of the legal section, which was well attended.

Vigorous opposition to the long range program for the social security act as outlined by Social Security Board members was expressed by H. R. Gordon, executive secretary Health & Accident Underwriters Conference, Chicago. Mr. Gordon, quoting members of the board, said that the program contemplated an eventual 15 to 20 percent payroll tax to protect the individual from all hazards such as those inherent in unemployment, old age, survivors' benefits, accident and health, auto liability and workmen's compensation. He advocated cooperation with the plan which has been laid for meeting the challenge to insurance in any such program, stating that in each state contacts should be established with Congressmen in each district, contacts should be made with other insurance groups, and non-insurance groups should be contacted such as chambers of commerce, medical societies, manufacturers' associations, and the like.

Great changes in the business, not

Makes Change

Arthur P. Shugg, who has resigned as St. Louis general agent for Aetna Life,

has taken a very prominent part in life underwriter affairs in his city. He is a past president of both the St. Louis Life Underwriters Association and the St. Louis General Agents & Managers Association.

When the National Association of Life Underwriters held its 50th anniversary convention in St. Louis in 1937, Mr. Shugg was chairman of the entertainment committee. He has been with Aetna Life 19 years and has been general agent in St. Louis 11 years. He is a native New Englander.



A. P. Shugg

only in magnitude, but in frequency, may be expected in the future said B. N. Woodson, assistant manager Sales Research Bureau, in his address, "Life Insurance Looks Ahead." Industrial insurance will play an important part in these changes. He indicated possible developments in a series of questions:

Will the future witness a continuing increase in the proportion of ordinary business sold by those men who also sell weekly premium insurance? Does this trend intimate that the agency system of the future, even for the distribution of ordinary insurance, will partake liberally of the characteristics of the weekly premium agency system? Will the future bring an amalgamation of the ordinary and industrial forms of life insurance? Will decreasing interest rates

(CONTINUED ON PAGE 9)

Home Office Life Underwriters Chicago Meeting Program Is Announced

The program for the spring meeting of the Home Office Life Underwriters Association to be held at Edgewater Beach Hotel, Chicago, June 1-3 is announced. The president is H. H. Jackson, actuary National Life of Vermont, who is also president of the American Institute of Actuaries, which will hold its annual meeting at the same hotel June 4-5. The program is as follows:

Monday, June 1st

Occupational Committee

Morning Session—9:30 o'clock

Chairman, John H. White, New York Life.

Accidents in the Shipbuilding Industry, W. G. Johnson, National Safety Council.

General discussion—Shipbuilding Industry.

Afternoon Session—2 o'clock

Chairman, C. H. Norris, Aetna Life. Notes on Lessened Poisoning Hazards in Radium Dial Painting and in Felt Hat Manufacture, Robert J. Vane, Metropolitan Life.

Plant Protection Guards in Defense Industries, C. H. Suttman, Security Mutual.

Present Day Conditions Among Fishermen, K. Boott, John Hancock.

Discussion of Mr. Pittler's Paper, "The Common Sense of Occupational Underwriting," Curtis K. Evans, Guardian Life.

Discussion of informal topics.

Tuesday, June 2nd

General session, morning—9:30 o'clock. Chairman, Henry H. Jackson, National Life.

Presidential address.

Substandard Term Insurance including Term Riders, John T. Rohm, American United.

Discussion: Walter O. Menge, Lincoln National; Earle R. Carter, Aetna.

Underwriting Lessons from Claims Experience, Godfrey M. Day, Connecticut General Life, president, International Claim Association.

Balance in Underwriting, Howard Goodwin, Phoenix Mutual.

Discussion, Harold F. Larkin, Connecticut Mutual.

Afternoon—2 o'clock

Chairman, R. C. McCankie, Equitable of Iowa.

Case Clinic, conducted by Chester F. Barney, American United.

Wednesday, June 3rd

General Session, morning, 9:30 o'clock. Chairman, Ross B. Gordon, State Mutual.

Informal discussion.

1. Should a company adopt lower limits on risks exposed to war hazard even though the policy will carry a war clause?

2. Are we forgetting our 1929 lessons in underwriting large risks? (a) How are we evaluating earnings from defense contracts?

(b) Are we making proper allowances for increased taxes, or basing our decision on gross income rather than net income?

(c) How about disability in connection with this type of case?

3. Discussion of companies' practices in regard to disability made inoperative because of military and naval service.

(a) What about double indemnity?

(b) What is the effect if unearned premiums are not refunded?

4. What are the proper protective measures in the so-called "competition" case where applications are concurrently submitted to two or more companies? Have we any obligation to our "competitor," after exchanging preliminary information, if the case subsequently develops unfavorably?

5. Is it advisable, in view of the demand for physicians in war work, to extend non-medical limits as to age and amount?

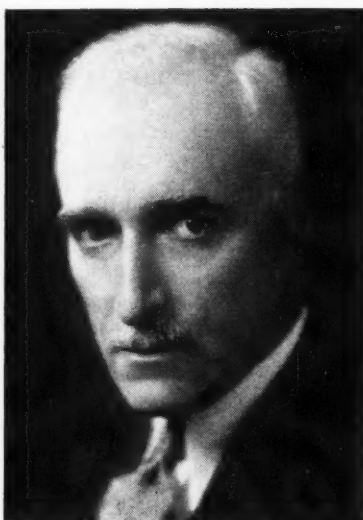
Monday, June 1st

Industrial session, 2:00 o'clock.

Chairman, James J. Raidy, Colonial Life.

Informal discussion of industrial underwriting.

Hope Retires, Tookey New Actuary



FRANCIS M. HOPE

Francis M. Hope, vice-president and actuary of Occidental Life of California, is retiring from active duty but he will remain as actuary emeritus and chairman of the risk committee.

The new actuary is Clarence H. Tookey, who has been associate actuary since 1936 and has been with Occidental Life since 1921.

Mr. Hope was born in Edinburgh and was educated at George Watson's College there. He held a position with Caledonian of Edinburgh from 1896 to 1910 and has been associated with Occidental Life ever since. He is a fellow of the Faculty of Actuaries in Scotland and a fellow of the American Institute of Actuaries.

In view of the emergency occa-



CLARENCE H. TOOKEY

sioned by the wartime loss of trained personnel, Mr. Hope has been drafted to remain to have general charge of all underwriting activities.

Mr. Tookey entered Occidental's actuarial department in 1921, was advanced to assistant actuary in 1923 and associate actuary in 1936.

A native of Ontario he served overseas with the Canadian army in the former war. A war injury sent him to California, where he took a post-graduate course at the University of California and entered life insurance business in 1920 as a statistician. He now supervises the group department in addition to his actuarial duties.

Mutual Benefit Regionals Held in Several Cities

Mutual Benefit held a two-day regional agents meeting in Chicago early this week and will hold others in Cincinnati May 15-16, Wichita, May 18-19, and Des Moines, May 21-22.

John S. Thompson, vice-president and mathematician at Chicago discussed the possibilities of lowering the interest assumption in contracts. H. G. Kenagy, superintendent of agencies, took up sales possibilities, stressing confidence as the primary factor today. The sales are there if the agents only believe this implicitly, he said. B. C. Thurman, assistant superintendent of agencies, also was on from the home office.

Hershel Emery of St. Louis, successful producer and supervisor, told of his methods. His personal sales are made in marginal time. Henry Harwell, agent of Los Angeles who is No. 13 on the honor roll, also told his methods.

Mr. Kenagy presented 20-year veteran pins to Paul W. Cook, Chicago, general agent; and two of his agents, C. S. Minor and T. D. Wilson.

The Milwaukee agency of Frank C. Hughes put on a skit representing a Monday morning agency meeting. General Agent Cook spoke on "Adaptability Does It" and I. C. Hintzpetter, district manager Parsons agency, Chicago, on the Analograph.

About 100 attended from Chicago, Milwaukee, Minneapolis, Indianapolis, Peoria and Springfield, Ill.

Vice-president Thompson is unable to attend the Cincinnati meeting and instead E. E. Rhodes, vice-president, will talk. Oliver Thurman, vice-president, will attend the Wichita and Des Moines regionals with E. C. Hawes, field service manager, and J. H. Leaver, Des Moines and Davenport general agent.

Ben Williams Goes to Mutual Life as Training Director

Ben H. Williams, since 1939 director of sales for the Southwestern Life of Dallas, has been appointed director of training of the Mutual Life of New York. In his new position, Mr. Williams will be in charge of the training program for all Mutual Life representatives throughout the United States.

He is widely known for his work in the field of life insurance sales training. For the past three years, as director of sales for Southwestern Life, he has been primarily engaged in the organization and administration of its sales training program. Prior to that he was director of sales training for the Bankers Life of Iowa.

Mr. Williams' Career

Mr. Williams entered life insurance in 1931 after a brief career in the advertising business. Following his graduation from Baylor University in 1925, he became associated with an advertising agency, among whose accounts was a life company. In connection with servicing this account, he attended a lecture on life insurance by Dr. S. S. Huebner of the University of Pennsylvania. As a result he decided on a career in life insurance, sold his interest in his advertising agency, and attended the business school of the University of Pennsylvania, majoring under Dr. Huebner. He received the degree of master of business administration in 1931, thereafter becoming associated with Bankers Life of Iowa in its advertising department. After a period devoted to personal production, he became educational director and, later, assistant superintendent of agencies, in which capacity he was in charge of 15 midwestern agencies and also directed the training program for the entire company. Mr. Williams is a C.L.U.

Agent Myrick Has Unusual Record in Business

D. L. Myrick, agent of Great Southern Life in Lake Charles, La., since Dec. 11, 1933, has averaged an application a day for each working day, an average policy size of about \$2,000 and persistency of better than 80 percent. His 1941 production was well over \$700,000 with 379 applications. Most of his business is on the participating plan and the 1941 total included no term or low rate insurance. His persistency last year was 86 percent and for the first six months of the current club year is 83 percent.

His manager, E. F. Webb of Great Southern at Baton Rouge, considers this persistency record remarkable because of the comparatively small average size policy. According to Mr. Webb, Agent Myrick averages about five selling interviews daily. He spends from 20 to 25 minutes in each interview. Efficient prospecting and stern self discipline are the foundations of his success. At all times he has about 1,000 prospects in file, perhaps 100 being qualified for immediate closing.

Mr. Myrick is investing a large part of his surplus earnings in first mortgages. He also buys the maximum allowable each year for one individual in defense bonds.

He was born Dec. 29, 1909, in the parish of Iberville, La., and after graduation from high school attended Louisiana State Normal College and Louisiana State University. He entered the shipping department of the Texas Company at Port Arthur, Tex., in 1930 and in 1933 signed a part-time contract with Great Southern Life which he put on a full time basis Jan. 1, 1936.

Company Team Competes in A.B.C.

The Penn Mutual Life home office bowling team won the championship in the "A" section of the Philadelphia Financial Bowling League—and has gone

to Columbus, O., to compete in the American Bowling Congress tournament.

Credit Companies Are Hit

Government restrictions on automobiles, refrigerators and other capital goods, and on the time and amount of credit have reduced the amount of credit business done over the country an estimated 40 to 50 percent, and those companies writing life insurance on debtors are having quite a struggle. Some of them have been able to expand their operations to offset some of the

loss, but as credit is curtailed more and more they face a real problem in keeping open.

Some of these companies, like Cuna Mutual of Wisconsin, have grown up into quite sizable organizations as a result of the growth in credit unions in recent years.

These companies write a decreasing term policy of life insurance covering for the amount of the loan and decreasing as the loan is paid off.

C. F. Lundquist, life and accident department manager of Fred S. James &

Co. in Chicago, has been appointed chairman of the insurance brokers section of the insurance division in the U. S. O. fund campaign at Chicago.

Australian N. Y. City Speaker

J. B. Brigden, former chairman of the national insurance commission of Australia, will speak at the May 21 luncheon meeting of the New York City Life Underwriters Association at Hotel Pennsylvania, on "Australia in Peace and War." There will be sound motion pictures of the war.

EXTRA DIVIDENDS IN SWEEPING PROGRESS



Insurance and Electric Sweepers! That's an odd comparison, to be sure! And yet in looking over Columbus Mutual's past there is one striking likeness. Through the years they've both shown steady, uninterrupted progress. When this antiquated looking sweeper was the last word in housekeeping miracles—and even before—Columbus Mutual had laid the solid foundation on which it has steadily built.

Instead of dividends in greater convenience it was then paying dividends in another form. Dividends paid to policy holders were at a rate that independent insurance fact-finding services say were well above the average. And as consistently as the electric sweeper has been improved from year to year, these extra high dividends have been regularly declared up to this day.

It PAYS .. as it EARNS .. as it SAVES

Whether it's product or service, progress typified by these records of continual advancement demonstrates sound and alert management . . . a quality that Columbus Mutual also has shown it possesses in a number of other ways.

Throughout its history it has shown a steady increase in surplus, a higher renewal percentage, low declination rate, consistent increase in insurance in force and an exceptional rate

of interest earned. All of these factors reveal a healthy, growing condition that you want in the company back of insurance you possess or sell.

If you'd like to know what we further offer the insurance man, we'll gladly send you copies of our sales plans, annual statement and "Golden Rule" Contract. Just drop us a note today. No obligation whatsoever.

ADDRESS: D. E. BALL, PRESIDENT

THE COLUMBUS MUTUAL
LIFE INSURANCE COMPANY

Columbus, Ohio

RECORDS OF ACHIEVEMENT
THAT UNDERWRITE CONFIDENCE

New Income Trends For Balanced Ration of War Bonds, Insurance

Shown by Survey

Keystone Group of L. A. A. Gets Preview of Curtis Study

A preview of a new Curtis survey on consumer income flow was shown to the Keystone Group of the Life Insurance Advertisers Association at the May luncheon meeting in Philadelphia.

The survey analyzes the population's income pattern for 1929, 1936, and 1942, indicating there are relatively more families today in the upper middle income brackets (\$2,000-\$5,000) than there were in the prosperity peak of 1929.

Dividing the population's aggregate number of families at the \$2,000 income level, the investigation shows twice as large a portion of all families are above the level today than were above it in 1936. From 18.2 percent in 1936, the total proportion of "economic units" or families above the \$2,000 level has risen to 36.6 percent. That is, six years ago less than one-quarter of all families made more than \$2,000, while in 1942 more than one-half make above \$2,000.

Charts Are Exhibited

Complete charts and findings in this survey were presented by Joh Brummett of the Curtis advertising department.

"Market opportunity does not change," he said. "It is true the upper half is paying the lion's share of the taxes. But it is also true they are getting the lion's share of the income, and they are still able to come out of it with the greatest amount of money for savings."

The analysis in general painted this picture: The market pattern changes with cycles of production. When employment and income are on the down-trend, families are stepping down into lower brackets, and when employment increases and money is traveling around, the process is simply reversed. Families step up one or two brackets. But they are the same families, or the same kind of families, who were up there in the previous period of high activity.

Reverses Trend of 1929-1936

The Curtis graphs show this up-stepping process of 1936-1942 is almost the exact opposite of the down-stepping process in 1929-1936.

"The \$5,000-and-over bracket is definitely getting the largest share of the increase in the national income of the past few years," Mr. Brummett said. "And the \$2,000-\$3,000 and \$3,000-\$5,000 brackets are getting more than twice as much of the aggregate income as they were in 1936."

The Curtis figures reveal families making between \$2,000 and \$5,000 constituted 27.7 percent of all families in 1929, and now are 31 percent.

To confirm their figures, Curtis sent investigators into plants and offices to interview the middle income groups (skilled labor and office workers), and found large numbers of them were people who had been in the same relatively good situation in 1928 and 1929. They had dropped to lower incomes in the intervening years, and risen again with the trend.

Same Pattern Persists

"If you are selling life insurance or any product to the upper middle classes, it is wrong to look for new people in today's war economy," Mr. Brummett said. "We hear a lot about changed markets, and how people who haven't had money are 'in the dough' today; but it's old stuff to us. We've heard claims like these before. But whenever there is more production and more activity, the money divides itself up in the same pattern."

It should be noted the Curtis findings did not take into account the curtail-

President John A. Stevenson of Penn Mutual Life has issued a message to the field citing the patriotic service that is being rendered by salesmen who do their utmost to increase the purchase of life insurance. In the current war savings bond pledge campaign with emphasis on the idea that persons should invest a minimum of 10 percent of their income in these securities, the insurance man faces a perplexing situation. The insurance agents are contributing magnificently in the crusade to make the war bond campaign successful and yet there is the danger that a great many people will come to think that investments in war bonds and investments in life insurance are mutually exclusive.

Mr. Stevenson points out the necessity of a balanced ration and emphasizes the fact that life insurance premiums will promote the government's program just as effectively as do war bond purchases.

Combating Inflation

No one single measure, he states, will head off the danger of inflation. Price ceilings, rationing, heavier taxes, purchases of war bonds all play their part. There should be no stone unturned to make the government's program effective. Those who really try to make it work will be in a better position later to make recommendations for its improvement than those who are hanging back because they do not approve of the various proposals.

The agents, he said, have an unparalleled opportunity to help in carrying through the measures taken to curb inflationary trends. Life insurance premiums are withdrawn from the market place where they can compete for the purchase of consumer goods. A large proportion of these funds go directly into war financing through government bond purchases. Other insurance funds are flowing into industries vital to the successful outcome of the war.

Every time a policy is sold the financial security to the purchaser is increased and the facilities of the business are used to carry on the government's program.

Mr. Stevenson said the agents are playing a great part in promoting the sale of war bonds and stamps through their organized cooperation. However, far more purchasing power will be diverted from consumer income to war needs if a wholehearted effort is made to increase the sale of both war bonds and new life insurance.

Mr. Stevenson quoted from the "Review" of London to the effect, "Insofar as the pursuit of the first essential—the defeat of the enemy—permits, it is necessary to keep the services and institutions of our civilization, of which life insurance certainly is one, in first-class working order."

Illinois Assistant Actuary

John Gall of the actuarial department of the Continental Assurance of Chicago has gone with the Illinois insurance department as assistant actuary. He graduated from the University of Michigan and at once went into the employ of Continental Assurance. Bruce Batho was formerly assistant actuary but he went with Country Life of Chicago to succeed H. C. Reeder, who became vice-president of Continental Assurance. Mr. Batho has now gone into military service.

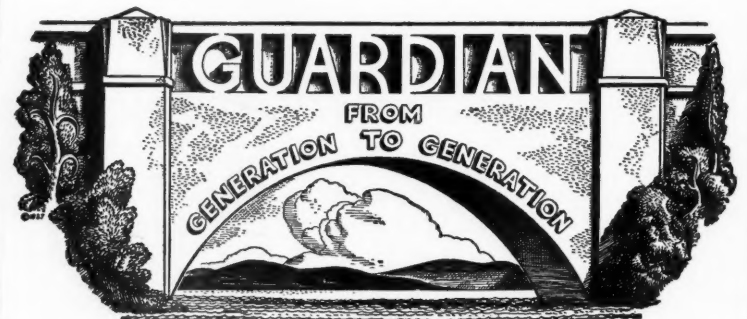
ments which are just getting under way and which are expected to reduce the opportunity for the upper middle bracket families to spend their money.

Carroll Frey, Penn Mutual, was chairman.

82 YEARS OF SERVICE

THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA

NEW YORK CITY



A MUTUAL COMPANY
ESTABLISHED 1860

Knowledge and Determination Bring Success

Our Complete Training
and Study Program
Keeps Oslico Men
in Step With the Times

Life — Accident — Health — Hospital

THE OHIO STATE
LIFE INSURANCE COMPANY

Columbus, Ohio

Workers Families Better Protected

Figures Released Showing Great Improvement Among the Wage Earners

Industrial insurance, designed for the families of lower income which find it necessary or helpful to pay their premiums weekly at the home, has grown from 5.2 billion dollars of total protection to 22.1 billions since the last war and is today paying out some \$513,000,000 annually to its policyholder families.

Workers also own the largest block of ordinary insurance policies (those written in amounts of \$1,000 and over on an annual premium basis). It is estimated that their ordinary insurance totals approximately 48.0 billions of dollars.

Larger Family Protection

This increase in life insurance owned by workers' families reflects primarily an increase in protection per family, rather than the increased population or increased national work force.

It is probable, the Institute says, that this security base of the workers' families will show material increase during the coming year, due to purchases of new insurance by workers who are experiencing increased income.

American workers' families today own nearly five times as much life insurance as they did at the outbreak of World War I, it is estimated by the Institute of Life Insurance.

"Workers in factory, field and office represent ownership of 125,000,000 life policies today," the Institute says, "and their aggregate family protection of approximately \$88,000,000,000 is the greatest bulwark of security owned by any work force of any country in the world."

Group Insurance New Factor

Group insurance, just emerging into the market in 1917, with only about one-third of a billion dollars in force, now represents an aggregate of 17.9 billion dollars of insurance protection on 11,700,000 workers. Benefit payments from group insurance have grown from only slightly over two million dollars in 1917 to \$122,000,000 last year.

Chicago Claim Men Elect Officers; Hear Kastner

D. G. Adams, Pacific Mutual Life, was elected president of the Chicago Claim Association at its annual meeting. Other officers elected are J. W. Weir, Metropolitan Life, vice-president; E. O. Adler, Mutual Life of New York, reelected treasurer, and E. J. Rogers, Great Northern Life, secretary. Members of the executive committee are A. G. Fankhauser, Continental Casualty; L. H. Olson, Washington National, and L. L. Phelps, Great Northern, retiring president.

Ralph H. Kastner of the American Life Convention discussed a number of court cases showing the trends in decisions as they affect claim settlements. There are, he said, very few cases that indicate the effect of war on court interpretation of insurance contracts. However, companies have sought, in adopting war clauses this time, to avoid the ambiguity charged against such contract modification in the last war.

The association will hold its annual golf outing at Woodridge June 9. Golfing will be followed by dinner, and the affair is sponsored by the outgoing officers. The organization now has 112 members, Mr. Adler reported.

Will the federal government restrictions on rubber goods tend to lessen the number of rubber checks?

Commonwealth Life Holds Annual Convention for Ordinary Agency Force

Commonwealth Life held its ordinary agency convention at Sea Island, Ga. The three day meeting was the company's largest, with an attendance of 106.

President Morton Boyd opened the business session with a discussion of "Profitable Business." A. Walton Litz, manager of the ordinary agency department, stressed the opportunities offered life underwriting for service, stability of income and personal development.

W. Almon Lonsford, assistant manager of the industrial agency department, in his talk, "Small Packages," showed the important part industrial insurance plays in American economy today. Charles E. Russell, chairman of the agency advisory committee, gave a brief resume of the work of that committee and asked for field suggestions.

B. N. Woodson, assistant manager Sales Research Bureau, the guest speaker, discussed "Life Insurance Looks Ahead."

A Prospecting forum was conducted by Marcel Dreyfus, Cleveland and Youngstown, assisted by J. G. Farley, Pikeville, Ky.; Mrs. L. H. Varbrough, Jackson, Miss.; Ray Kee, Huntingdon, Tenn.; H. G. Williams, Decatur, Ala.; H. D. Parker, Pineville, Ky., and J. R. Lunsford, Cincinnati.

A sales forum, headed by C. D. Haskins, Union City, Tenn., featured T. N. Newsome, Ashland, Ky.; M. L. Doudt, South Bend, Ind.; W. C. McCall, Huntingdon, Tenn.; C. E. Petrey, Hazard, Ky.; Henry Abraham, Louisville, and Dan H. Quirey, Evansville, Ind.

H. T. Weinstein, Youngstown, O., and A. D. Ussery, Dothan, Ala., used their own records as proof that "Service Pays." C. H. Wolfe and Henry Tyler, Nashville, staged a sales demonstration.

Awards were made at the banquet by Mr. Boyd. A. D. Ussery received a silver loving cup for passing his March quota by the largest margin. War bonds went to Ben Middleton, Harlan, Ky., and to W. C. McCall for their individual work in the March campaign. Service awards were made to Gayle Prather, home office supervisor, 25 years; Monroe Smith, home office supervisor, 20 years, and to C. D. Haskins, T. N. Newsome, and D. H. Quirey, agents, for 10 years of service.

Coolidge Addresses Schriver Agency Gathering

R. B. Coolidge, superintendent of agencies of Aetna Life, spoke on "Our Market in 1942" at the L. O. Schriver agency meeting in Peoria. He described the different levels of purchasers.

The people of means, or with large incomes, still have money to buy insurance and their need, he said, is greater than ever before in meeting taxes levied against estates. Savings enforced on the middle income group will leave many with dollars to be invested in life insurance. Current conditions have placed the lower income group in a better position than ever, with incomes improved in proportion to the national income. The farm market is an especially desirable field. These markets, however, will take years of cultivation to produce maximum results.

R. E. Davis was chairman. There were afternoon and evening sessions and a dinner. Mr. Schriver and V. B. Askew, agency supervisor, spoke.

Will Address Sales Executives

Two prominent St. Paul life insurance men will take part in the annual conference of the National Federation of Sales Executives in New York city June 4 to 6. They are H. J. Cummings, vice-president of Minnesota Mutual Life and chairman of the board of the National Federation, and Harold H. Ames, Prudential, St. Paul, president of the Sales Managers Association of St. Paul.



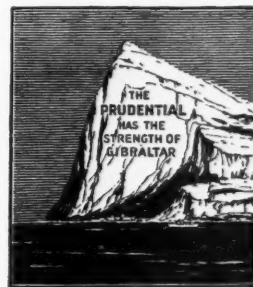
Mother Works Now

This young widow smiles as she leaves her home each morning, but her heart is heavy as her small son and daughter wave their "goodbyes".

Grandma will take good care of them, of course, but they are being deprived of one of the most priceless of childhood's possessions—a mother's time and companionship.

Their late dad meant to protect them against such misfortune, but he waited too long.

An alert life insurance agent might have made this a different story.



The Prudential
Insurance Company of America

Home Office, NEWARK, N. J.

How War Affects Canadian Companies

(CONTINUED FROM PAGE 1)

months' operations of the year 1942. These showed an increase every month as compared with 1941, the smallest being in the month of March. The total for the three months however showed an increase of 27 percent for the year 1942 over the corresponding period of last year. The figures taken from the report of the superintendent of insurance for the Dominion of Canada, and which include all of the business written in Canada by Canadian, British and United States companies, differ somewhat from the results of these eighteen companies but reflect the same general trend. The total ordinary business so reported was as follows:

1938	.....\$464,308,000
1939	.....478,497,000
1940	.....454,139,000
1941 (approximated)	530,000,000

Type of Insurance Not Changed

"Contrary to some expressed opinion the type of insurance written during the last several years has not changed in character. I submit to you a short table gleaned from the figures of the superintendent of insurance for Canada showing a breakdown of the business written during the years 1938 to 1940. The figures for 1941 are not as yet available but in a conversation with the superintendent he stated that preliminary reports indicate that no change has occurred during last year in the distribution of business.

Year	Life	Endowment	Term
1938	\$264,043,000	\$150,760,000	\$49,508,000
1939	261,315,000	163,928,000	53,254,000
1940	253,950,000	148,896,000	51,293,000
1941	—	—	—

"There was, however, a fluctuation in the amount of industrial insurance written, but this was due to causes other than the war. The amounts during these years were as follows:

1938	.....\$136,425,000
1939	.....90,634,000
1940	.....118,944,000

Mortality Due to War

"At the commencement of the war a good deal of concern was felt in regard to the extra mortality which might be experienced because of the large number of policyholders of military age who held policies without any war restrictions, it being also in mind that our new policies gave the assured the privilege of paying an extra premium in order to get full coverage for military service overseas.

"A committee of actuaries studied the Canadian records included in a report entitled 'Overseas Military Forces of Canada, 1918.' According to these records there were 56,638 deaths in all branches of service within the army and dividing these deaths into years in proportion to the exposures in those years, the results showed there were 75.3 deaths per 1,000 per year during service overseas. These figures were checked by dividing the exposures according to rank and by various other divisions and the results were approximately the same. Dividing the deaths according to the arm of service within the army the deaths per 1,000 ranged from 110.8 per year for the infantry to as low as 6.7 for those engaged in the forestry battalions. An attempt was made to estimate the mortality of the Canadians in France and from the figures submitted the results showed that there were 147.7 deaths per 1,000 per year amongst this group. Naturally the figures are approximate because men were constantly on the move, entering or leaving hospitals, and many reports were incomplete.

"It was demonstrated that there was an increasing mortality from the years 1914 to 1918 ranging from about 52 deaths per 1,000 in 1915 to 83 deaths per 1,000 in 1917, the last complete year of war. Even for the partial year of 1918

the figures showed 78 deaths per 1,000.

"With these statistics as a guide the companies issued a scale of extra premiums which could be paid in order to secure full coverage in the army or in the navy when outside the home areas. The extra for those in the military forces was fixed at \$90 per 1,000, except for certain branches of the service or certain isolated cases where the risk was felt to be less than in the regular combatant forces. This extra has been kept constant since the outbreak of the war. The extra premium for those in the navy ranged at first from \$40 to \$50 per \$1,000 but in the last eighteen months this has been increased to \$90 per \$1,000. The war clause adopted by the companies did not permit of the payment of an extra premium to give coverage for those serving in the air force outside the home areas.

"It has been difficult to get figures of value in regard to the mortality experienced during the present war. From a study of the mortality records of six Canadian companies the amount of claims due to war were obtained and this amount compared with the total claims of these companies.

"In the year 1940 the war claims were 2.2 percent of the total claims.

"In the year 1941 the war claims were 6.2 percent of the total claims.

"In the first quarter of 1942 the war claims were 8.3 percent of the total claims.

"No attempt has been made to estimate the number of lives exposed to risk from overseas service so that figures comparable to those in the last war are not as yet available.

WAR MORTALITY COST

"An attempt was made to assess the cost of the extra mortality experienced during the last war against all of the business in force at the commencement of the war. It was estimated that the total war claims of the Dominion amounted to \$20,300,000 while the claims from the influenza epidemic were \$12,300,000 while the claims from the influenza epidemic were \$12,700,000. Estimating the amount of reserves on the business which became claims at about 20 percent of the face value of the policy the cost of the war claims alone would be at least \$2.20 per \$1,000. Taking the war and the influenza claims together the net cost was estimated at \$3.50 per \$1,000 of insurance in force.

"In order to give you a clearer idea of this extra strain on the life insurance companies I would ask you to picture a company with \$300,000,000 in force at the commencement of the war. On the assumption of a net cost of \$3.50 per \$1,000 the effect of the extra deaths due to war and influenza was to diminish the surplus of that company by over \$1,000,000. In applying these figures to the present war it is necessary to keep in mind the fact that, in general, policies at the commencement of the war had a somewhat longer average duration and therefore a somewhat higher average age than the policies in force in 1914 so that even were the loss ratio the same for those exposed to risk of service overseas it would be hoped that there would be a less exposure over the whole of the company's business and a consequent lower ultimate cost to the companies.

"It is of interest to every underwriter to know that the disturbances caused by the war have had no adverse effect on the business in force throughout the Dominion. In fact the terminations have been progressively less in the last several years, and in many of the companies from which I have asked information their terminations in the year 1941 were the lightest for many years. This is natural of course due to the tremendous increase there has been in the national income and in the amount of

employment in our country. If we take the average national income for the years 1935 to 1939 as 100 the national income at December 1940, would be 124.4 and at December 1941, it would be 135.5. The employment figures show somewhat the same relative increase. If we take the number employed in Canada in 1926 as 100 then the following table would show the increase that there has been in employment in Canada:

Year 1926	.....100
July 1940	.....122.4
December 1940	.....135.8
July 1941	.....154.4
December 1941	.....164.8

"In addition to being the predominant factor in the conservation of business this growth in our national income and the increase in employment has had a very great positive effect on the new business written during the past several years. It has overshadowed any negative factors which it was feared would be a deterrent towards the writing of new business. Early in our war effort active campaigns were introduced for the sale of war savings certificates, both through private subscription and through pay-roll deduction plans installed in the various industries throughout Canada. In addition four separate war loans have been oversubscribed and the natural thought in the minds of the life insurance representatives was that there would be no money available for investment in life insurance. This, however, has proved not to be the case. The urge that has been put upon the people to save rather than spend, the extensive advertising with thrift as the main theme has created a frame of mind throughout the whole country which makes the life insurance approach easier and more productive of results than ever before.

Fear of Inflation

"In the early days of the war we heard a great deal, both from the public and from our representatives, of the possible effect which inflation might have upon the value of life insurance policies. Many splendid articles were written and circulated widely throughout the field and these did much to dispel the fear of inflation in the minds of those of us who were in the business. I had the privilege of meeting many of the life underwriters of Canada in various cities across our country and while I had at my command some rather involved arguments showing the position which life insurance would occupy should inflation follow the war, yet I must confess that a simple story of my own insurance did more to curb unrest in this regard than any learned statement which I might have uttered. I told the story at Saratoga Springs. It was merely a story of a 30-year endowment which I put on my life in 1907. During the 30 years I paid the premiums in currency which undoubtedly had a great variation in buying power. In fact during the 30 years wheat had been as low as 40 cents and as high as \$2.20 a bushel, eggs had varied from 10 cents to 80 cents a dozen, coal had varied from \$7.50 to \$22 a ton, rents had ranged from \$25 to \$60 per month, clothing had shown a considerable but somewhat less variation in range. In the essentials necessary to live, that is food, clothing, fuel and shelter, we had both inflation and deflation but possibly because the economists had not been writing about the matter, possibly because I was too busy in making a living for myself and my family, neither I nor hundreds who were in the same position as myself worried in any way whatever about inflation or deflation—and yet when my policy matured my dollars which came back to me had a normal purchasing power in that wheat was about 90 cents a bushel, coal was \$15 a ton, the rent of the house to which I referred was \$50 per month and clothing was within a normal range. I would repeat that this simple story in my experience has done a great deal to quell the fear of possible inflation, mainly because it shows that we have had inflation and deflation without knowing or worrying about it, and that we are still alive and still able to get the necessities of life."

U. S. Court Rules on Important Tax Case

Life Companies Not Liable for Estate Levy on Trust Funds

Life companies were held by the U. S. circuit court of appeals at Washington, D. C., in an important tax case to be not liable for federal tax in cases where they were holding funds derived from policy proceeds which they were administering in trust.

The ruling, reversing the board of tax appeals and Internal Revenue Commissioner Helvering, was rendered in a case appealed by John Hancock Mutual but which was deciding also in the consolidated cases of Northwestern Mutual, Connecticut General, State Mutual and Equitable Life of Iowa.

The appellate court held that the beneficiary rather than the insurance company must pay the federal estate tax due.

Details of Hanna Case

In the John Hancock case, the estate of Bert Hanna of Detroit was insolvent. Helvering assessed tax of \$5,002.46 against each of the companies mentioned on the theory they were liable as "trustees and transferees" for tax on the funds they held on deposit at interest, but which were mingled in their general assets. Under the insured's election under 15 policies, interest on the proceeds held by the companies was to be paid to his beneficiary for life and thereafter to his nephews and nieces.

Helvering and the board of tax appeals theorized these funds held by the companies should be included in Hanna's gross estate for tax purposes. The board ruled the companies were liable as transferees under section 315-b of the amended revenue act of 1926, since Congress, it opined, had used the word "transferee" in its common or ordinary meaning by which the transferee, trustee or beneficiary were held personally liable if the estate tax was not paid.

After Hanna's death his executrix filed an estate tax return which included the amount received by all insurance beneficiaries in excess of \$40,000 exemption.

Construed As Mandatory

John Hancock was represented by D. R. Shelton, attorney, who construed the decision as directing the commissioner to give the beneficiary notice he is responsible for payment of federal estate tax.

Another decision on much the same points was rendered early in March in the case of Equitable Life vs. Commissioner. In this case the beneficiary after the insured's death elected a settlement option which would provide her a life income from a portion of the proceeds, a single premium 20-year endowment from another portion and the remainder to be paid to her in cash. Commissioner Helvering ruled the life company was trustee and transferee but the board of tax appeals held the company was neither a transferee nor a transferee of a transferee. Instead it ruled a creditor-debtor relationship existed and the company was not liable for the estate tax.

Send Out Cal. License Applications

SAN FRANCISCO—Life companies operating in California have received from the insurance department 17,579 renewal applications for their agents. These must be returned to the department by July 1.

This is the last year in which applications for renewal of agents' licenses will be mailed to the companies. Under legislation adopted at the last session of the legislature, the renewal period for life licenses after this year will be from Jan. 1 to Jan. 1, with all licenses expiring Jan. 1, 1944, to put the plan into effect.

Industrial Men Treat Problems

(CONTINUED FROM PAGE 4)

continue to press for operating economies?

What will be the effect on agency operations? Will the war and post-war development of the agency system veer toward closer control and increased employer-employee relationship; or toward lesser control and a dealership relationship? Will the long-standing differences between the general agency system and the branch office plan be resolved into general acceptance of a hybrid plan, embodying the principal advantages of both and avoiding certain of the disadvantages?



F. F. LEITH

tages of each? Will there be done a constantly better job of training? What about agency man-power in war? If the present situation results in a diminished aggregate volume of new business, which will not necessarily be the case, will insurance be sufficiently alert and flexible to lose the business that is least desirable?

Tax Proposals Discussed

An interesting discussion of the various proposals which have been advanced to arrive at a workable tax formula for the life insurance companies was given by Douglas Henry, associate general counsel of National Life & Accident. Mr. Henry outlined the different proposals and presented a streamlined version of the treasury department's formula, which had been worked out by Norman Hughes of the actuarial department of National Life & Accident.

Additional comments on the tax were made by W. O. Menge, associate actuary of Lincoln National Life, who substituted for President A. J. McAndless of that company at the executive session.

In his paper on "Preserving Public Morale," C. A. Craig, chairman National Life & Accident, urged that confidence be stimulated in agents, and they should be impressed with the part they can play in maintaining public morale. In the absence of Mr. Craig, his paper was read by his son, E. W. Craig, executive vice-president National Life & Accident.

Georgia Attorney-general Talks

Attorney-general Arnall of Georgia declared that after the war is over, life insurance men will be called upon to render greater social service. The business should be alert to broaden its message to serve a greater field.

In his report as chairman of the public relations committee, E. H. Speckman, president Kentucky Central Life & Accident, said that more citizens must realize the beneficence of life insurance and that it fills a real need. People judge the business by the agents, and good agents must be selected.

Opening the legal section discussion, H. N. Lukins, counsel Washington National, said that further extension of social security benefits could be anticipated before very long.

These and other problems of life insurance are not new, however, he stated. Most all of the problems are common to other businesses and some of them have many more. Life insurance has a great armor in that it has become the greatest social institution in the country within the past 30 years and is backed by 65 million policyholders.

Many of the problems will be solved more easily than is now thought, he asserted, pointing out the thousands of suits before the enactment of workmen's compensation laws. When they were passed, it was believed that there would be no further need for accident insurance, but that line has accelerated its growth from that time to this.

Commissioner H. C. Parker of Georgia extended a warm welcome.

In the absence of P. M. Estes, general counsel Life & Casualty, whose address was reported last week, his paper was read by F. J. Dwyer, counsel of Progressive Life of Georgia.

An excellent paper on agency turnover was given by C. P. Kendall, vice-president Washington National, at the executive session.

CONVENTION NOTES

A number of men who have served the Conference in its highest office in the past were **greatly missed**. These were past Presidents C. A. Craig, chairman National Life & Accident; P. M. Estes, general counsel Life & Casualty; G. R. Kendall, president Washington National; E. T. Burr, actuary Durham Life; O. E. Starnes, vice-president Imperial Life, and F. P. Samford, president Liberty National.

The two **Atlanta members**, Industrial Life & Health and Progressive Life, were hosts to the entire convention at the annual banquet. President H. T. Dobbs, Industrial Life & Health, was toastmaster, and Executive Secretary Raymond Daniel awarded the golf prizes, both the low net and low gross prizes being captured by J. H. McCary, president Southern Life & Health.

H. Clay Evans Johnson, executive vice-president Interstate Life & Accident, one of the younger men who have taken an active interest in the affairs of the Conference, was in New Orleans and expects to report for duty shortly in the U. S. Navy.

H. G. Zelle, executive vice-president Missouri, St. Louis, was accompanied by Mrs. Zelle. There were few women present at the meeting this year.

A. S. Burkhardt, vice-president and agency director Conservative Life, Ind., was accompanied by his son, A. S. Burkhardt, Jr. Mr. Burkhardt's two attractive daughters, who were with him last year, were greatly missed in the limited social activities.

J. R. Leal, vice-president and secretary Interstate Life & Accident, gave the nominating committee report, as well as appearing on the program of the legal section.

Peninsular Life was represented by L. F. Lee, president, and B. L. DeWitt, assistant secretary-treasurer.

In addition to Vice-president F. F. Leith, who was elected president of the conference, **Peoples Life** of Washington, D. C., was represented by A. F. Canfield, general counsel. Mrs. Leith accompanied her husband.

President **P. L. Hay** of Bankers Health & Life received numerous compliments on that company's new home office building at Macon. P. W. Jones, secretary-treasurer, and N. T. Weaver, vice-president, were also on hand from that company.

W. N. Culp, chairman, and J. H. McCary, president of **Southern Life & Health**, two of the most ardent golfers in the conference, were present for the golf tournament.

Both of the **Lincoln National** men, F. J. Travers, second vice-president, and W. O. Menge, associate actuary, appeared on the program.

A. J. Brender, home office cashier of Alliance Life, reported for army duty Tuesday. It is expected that he will be assigned to artillery duty.

LIFE INSURANCE IS CONSERVATION

Conservation . . . a word very much in the news nowadays . . . is not new to the business of Life Insurance.

For Life Insurance is Conservation . . . putting away some of today's earnings for protection against the uncertainties of tomorrow.

Life Insurance, which helps men build individual defense, now joins up "for the duration" and contributes vitally to the national defense with the investment of billions of dollars in Government securities to buy more planes and tanks and guns.

The
**NATIONAL LIFE
AND ACCIDENT
Insurance Company, Inc.**

C. A. CRAIG, Chairman of the Board C. R. CLEMENTS, President
HOME OFFICE NATIONAL BLDG.
NASHVILLE TENNESSEE

Parkinson Talks to Higher Bracket Equitable People

(CONTINUED FROM PAGE 1)

He said that all new insurance written places a new duty and responsibility on the agent and the home office. A salesman is not through with the business written in April, he said, when he receives his commission and finishes up a case. Policyholders expect more service than that. They have a right, he said, to expect every reasonable service that an agent can give.

What the Individual Does

President Parkinson emphasized the fact that an individual through life insurance is achieving what he would not be able to do alone. The home office, he said, must join in this cooperative effort. The officers and directors are servants of the policyholders and public, he added. President Parkinson frankly admitted that he could not qualify to attend a meeting of that kind because while he might present many arguments for life insurance and build up a picture, he did not have the capacity to get the name on the dotted line. That, he said, takes salesmanship and persuasion.

In speaking of life insurance he characterized it as an extraordinary business, making an extraordinary contribution to public welfare. Life insurance, he added, does not make wealth but distributes it. Thus a person is able to accomplish something through the mechanism of life insurance in cooperation with others.

Agents are Apostles of Thrift

Life insurance he said, has become an economic power and a great medium for helpfulness. It has taught thrift, self sacrifice and providing something for others. This tends to build substantial character. The salesmen who sell life insurance, he said, are apostles of thrift. They are contributing toward this character structure. People in early days were taught to save something for the rainy day. Then came a new era when the tocsin was, "Spend for the rainy day." He said that the country now is swinging back to the saving idea and thrift is being encouraged. Life insurance salesmen, he said, can do more than almost any other agency in spreading this gospel.

President Parkinson said that the strength of the nation lies in the strength of the individual. A nation must depend on the morale of the people. The morale of the people depends on the virtue of the people. Agents, he said, are teaching these virtues. They are holding up the spirit of the people.

Is It an Essential Business

He inquired whether life insurance could be called an essential business and then asked the question whether the country could get along without the work of the life insurance people in building the morale which today is so essential.

He gave an illustration or two to show what the producers are doing. He took Peoria, Ill., for instance, where there are 200 life agents and there is \$125,000,000 life insurance in force with \$32,000,000 in reserves. This he said, takes care of the social needs of thousands of people. He said that if it were not for this life insurance paid out in a community there would be economic distress. He said that over \$1,000,000 benefits have been paid the first quarter of the year to Peoria and community by life insurance companies.

He cited a group policy that the Equitable wrote on a munitions factory near Davenport, Iowa, which was a new one and even before all the details were completed for the insurance there was an explosion where 20 men were killed. The question immediately arose as to whether the contract was in force. The balance was in favor of deciding that it was in force and thus 20 families each received a year's wages. He said there are no other means of creating such support.

He called attention to what life insurance funds have done for merchants and other local business people.

President Parkinson was introduced by Homer Rogers of Indianapolis, president of the Central Managers Association. Director of Agencies W. L. Gottschall of the central department presided and said that there is no ceiling so far as life insurance buying is concerned.

W. J. Graham's Talk

Executive Vice-president W. J. Graham, who is head of the agency department, accompanied Mr. Parkinson to Chicago and made a few remarks. He said that the results of the April campaign had created a national uplift. February and March, he said, were not so good months but April comes along and gives a boost which creates a new spirit. He called life insurance salesmen the missionaries of security. The work of life insurance after all, he said, is the work of the agent. It represents the sum total of the labor of the agents. The volume always follows, he said, the enterprise of the agents. Where a contest is well ordered, reasonably conducted, it brings inspiration. The average application during April, he said, was \$4,250 and the average business per agent under contract was \$15,000.

Mr. Gottschall introduced all the home people. Kellogg Van Winkle, president of the eastern association, was present and was presented.

Central Department Record

The central department, over which W. L. Gottschall of Chicago presides as director of agencies, has 1,433 agents. There were 1,283 that wrote business during Parkinson month, resulting in 8,029 applications and \$25,347,322 of business. Warren Woody of Chicago was the leading manager, Taft Woody, the leading unit manager and Arden Wolf of Columbus, Neb., leading agent, who wrote \$276,000 business with 68 applications. In Chicago there are 252 agents and 210 participated in the contest. There were 1,257 applications written for \$5,835,366. L. H. Behr was the Chicago leader. Homer Rogers of Indianapolis is president of the Central Department Managers' Association.

Kellogg Van Winkle of Los Angeles is president of the Western Department Association, there being 593 agents under contract and 479 participating in the contest resulting in 2,481 applications and \$8,556,053 of business. Ron Stever, general agent at Pasadena, Cal., was the leading manager and C. L. Madsen of Pocatello, Ida., the leading unit manager and Melford Kelso of Los Angeles was the leading agent.

There were two Chicago directors of the Equitable present at the function, Ralph Budd and Sterling Morton.

The total volume during the month was \$64,406,575 on 18,008 lives. The central department had \$25,347,322; eastern \$14,062,906; western \$8,556,053; southern \$7,684,352; New York metropolitan, \$8,755,941.

The leading agencies in each division and writings are: W. V. Woody, Chicago, \$1,668,595; W. A. Downing, Boston, \$927,125; western, Ron Stever, Pasadena, \$1,245,956; W. J. Dunsmore, New York, \$530,500.

The leading "Par Excellence" agents are: A. D. Wolf, central, \$276,000; M. W. Kelso, western, \$109,416; M. B. Higgins, eastern, \$407,083; R. C. Hageman, southern, \$71,401; M. H. Bosnick, N. Y. metropolitan, \$85,500.

PHILADELPHIA CELEBRATION

PHILADELPHIA—President Thomas I. Parkinson of Equitable Society was the principle speaker at a luncheon here celebrating the successful "Par for Parkinson Campaign" during April. This meeting was attended by the winners of the Greater New York, eastern and southern departments.

Winner of the southern department was Manager R. Wiedemann of Washington, D. C., whose agency produced 179 applications for \$706,265. L. C. Cook of the Woodward agency was the leading unit manager, producing 146 applications for \$322,060. In the greater New York department, Manager W. J. Dunsmore's agency produced 115 "apps" for \$530,500 and his unit manager, H. E. Wirsing, accounted for 39½ apps for \$220,805. Manager W. A. Downing of the eastern department reported \$927,125 with 158 applications and Unit Manager W. G. Bott of the same agency \$398,000, with 63 applications.

Mr. Parkinson commented on the difficulties surrounding special efforts under present conditions and congratulated the producers for the competency and energy they had put into their work; further that their success indicates the confidence the communities have in the life insurance salesman and the institution. He also stated that he wished that the now demised TNEC could be present and get for themselves the answer to the question put to him under oath "Have you ever heard of the Par For Parkinson Campaign."

Says Life Insurance Essential

In commenting on the uncertain future, Mr. Parkinson stated that the life insurance industry was an essential industry, further that the government was only as strong as its people and the people strong when they have property such as is developed by life insurance which conserves and distributes wealth and that this is only accomplished by self-sacrifice and thrift which builds character into people. This country depends on such thrift as is inspired by the life insurance agent as well as help in financing the government.

Mr. Parkinson stated that this year there would be some 17 to possibly 20 billion dollars in excess income which cannot be used for consumer goods. With automobiles, refrigerators, etc., now out of production, this money will have to be placed in government bonds and by placing some of it into life insurance, these dollars can then be made to do double duty: Life income to the beneficiary and the company to buy more bonds. During the past week, Equitable purchased \$150,000,000 of war bonds.

What the Results Prove

Vice-president William J. Graham stated that the records achieved in April proved that it can be done, and that the paid-for business for the first four months this year now showed a plus in five departments; also that the average business per agent under contract during April was \$14,971.

Arrangements for the luncheon were in the hands of M. H. Mitnick, Philadelphia manager. The leading managers, unit managers and Par Excellent agents were seated at an appropriate V-shaped table.

Mr. Parkinson referred to Wilmington, Del., which has about \$140,000,000 of life insurance in force and there is \$32,000,000 in assets representing the reserves. What would you expect, asked President Parkinson, if the Philadelphia papers carried a headline to the effect that Wilmington had set aside \$32,000,000 for the benefit of families of that community who suffer disabilities or who will suffer in the coming year.

It goes to suggest that every family in Wilmington has paid \$32 for government bonds through life insurance since April, that every family has \$250 in government bonds due to life companies' holdings of government bonds. Since the first of the year, he said, the families of Wilmington have received nearly \$1,500,000 from life insurance.

He said that life companies generally last week bought over \$500,000,000 of government bonds. In the last war over

United Services Life Sues Its Former President

United Services Life of Washington, D. C., has asked the district court there to cancel a contract which the company entered into with United Services Sales Department, Inc. and its controlling stockholder, Samuel H. Emerson.

According to the complaint, Mr. Emerson, in his capacity as controlling stockholder of the sales company, entered into a contract with the life company of which he was also at that time president whereby the sales company obtained commissions of \$80,000 and Mr. Emerson commissions of \$112,000 in three years.

United Services Life contends that these payments resulted in reducing the paid in surplus of United Services Life "to an unconscionable extent." The contract was rescinded by the directors of United Services Life, March 20. The court is asked not only to cancel the contract but to compel the sales company and Mr. Emerson to refund the payments received.

United Services Life was recently reorganized, a new president was elected and decision made to discontinue writing new business and to administer the assets and the business on the books in as economical manner as possible. The entire business of United Services Life consists of insurance on the lives of men in the armed services.

Equitable of Iowa Drops Conventions During War

DES MOINES—F. W. Hubbell, president of Equitable Life of Iowa, announces cancellation of the 1942 and subsequent annual convention of the company for the duration of the war.

This action was taken because of the increased demands being made upon the transportation facilities of the country.

In concluding a letter informing those who had qualified for the 1942 annual meeting of the cancellation, Mr. Hubbell commented on the three following major contributions being made by life insurance to the successful conduct of the war: Life insurance builds national security by establishing individual security, the protection of the home. Life insurance dollars in huge amounts are being invested in government bonds, supplying the money necessary to furnish the sinews of war. Life insurance is an enemy of inflation as every dollar invested in a life insurance premium is withdrawn from the number of dollars available to purchase normal commodities of which there is such a shortage.

the entire period the life insurance industry bought but \$500,000,000 of government bonds. Yet they bought that much in one week this year. That is an evidence of the growth of the business, the country and the general proportions of the struggle in which the people are now engaged. Large sums were invested in government bonds prior to last week. Now is the time, he said, for life insurance agents to urge the folks to use their money in a way that contributes to the sound financing of the country's needs and at the same time provides for their families' protection. President Parkinson said in closing, "We are not taking our situation too seriously if we put on a little more pressure, convincing ourselves and others that we must do our part not emotionally but determinedly, in seeing this thing through. If we do that we will have demonstrated that life insurance is an essential business."

A total of 1,074,806 life policies were paid as death claims during 1941.

Ohio Producers' Rally at Dayton Is Invigorating

(CONTINUED FROM PAGE 2)

write business. He pointed out that while no fixed position has been taken he is inclined to approve of the cases where men leave who can be of real help in the war effort because of their special talents or abilities but he is definitely against renewing licenses of men who leave for money only. C. H. Wible, manager Union Mutual, Cincinnati, reported on "Credit Unions" and presented the plan now operated by the Central Trust Company of his city for even monthly payments to pay up loans, pay premiums, taxes, etc.

At the luncheon session, C. Vivian Anderson, Cincinnati, chairman of the legislative committee, presented his report and following his recommendations a sub-committee made up of members of the various cities will be appointed to contact political nominees of both parties previous to election as well as keeping in touch with them locally after election.

Officers Training School

Lee B. Scheuer was chairman of the officers' training school, held in the afternoon at which many valuable suggestions on how to operate local associations were presented. One of the most interesting features of this session was a talk by Henry S. Stout, general agent John Hancock, Dayton, in which he outlined his presentation that has been largely responsible for tripling the membership of the Dayton association in the past year.

Following short greetings by Frank Krebs, mayor of Dayton, and Joseph L. Goetz, president of the Dayton association, and by Judd C. Benson, the main session Friday morning under the chairmanship of F. J. Blose, special agent of Equitable Society and general convention chairman, got under way. Speaking on "Programming Insurance Estates," George Shumacher Massachusetts Mutual, Cleveland, outlined the methods he has used so successfully in the past 23 years. Mr. Shumacher urged agents to keep thinking of "how long does the income last?" This, he said, is equally important with "is the income adequate?" in the presentation to prospects. Don't overlook appealing to the father for a life income for the daughter, he said, and don't try to get the policies too soon. Sell your qualifications first and get the full confidence of the prospect. Remember you are selling money, and how important money is, and to keep up your enthusiasm keep right on reading and studying the business day in and day out, he concluded.

Building Strong Home Defense

Speaking on "The National Association Faces a Future," Mr. Witherspoon took a most serious attitude because, as he said, these are serious times and we must face them seriously. The life underwriter can and must do his vital part in today's war effort. "Freedom," he said, "will not be rationed but there is nothing free about freedom. We must buy and maintain freedom by our efforts and the life insurance man can do more than almost anyone else in building a strong home defense."

"The sale of life insurance," he continued, "will probably be hard and difficult in the next few years but we must face this and work harder than ever before selling life insurance for the defense of the home and war savings bonds for the defense of the nation. Crime, he said, begins when the home breaks down and the home breaks down when it runs out of money but the life underwriter sells money for delivery at the time that it is most needed," he continued.

Touching on the market in the upset world today and the increased amount of spendable income among the groups that a few years ago had no excess income above bare living costs, he urged agents to talk simple life facts. "Talk about little boys, and little girls," he

recommended, "not elaborate factual information or big words."

"The national meeting planned for Minneapolis will go ahead as scheduled," he announced, "unless the government requests the association not to hold the meeting." In closing he urged the group not to pass on rumors or discuss this sort of thing with the prospects, illustrating his point by referring to a conversation overheard in a New York subway recently. To two men who were talking out loud about "I wonder where our navy is," a recruiting officer who happened to be nearby handed them a paper and said, "Sign up and find out where our navy is."

Address of John Lloyd

The afternoon session under the chairmanship of George F. Lott, general agent State Mutual, Dayton, opened with an address by John A. Lloyd, Ohio superintendent of insurance, on "Life Insurance in the Present Crisis." "The institution of life insurance has proved itself in America as in no other country," he said. "It has weathered every storm and has year by year won the confidence of the people in increasing measure. While total war will make demands greater than ever before, the industry can and will fulfill these demands and meet every challenge of the war."

CLOSING TECHNIQUE

C. Preston Dawson, general agent New England Mutual, New York City, then discussed "The Technique of the Close." He regards closing as the third major step in the sale, the first being creating the desire and the second, proving that the recommendations that have been made are sound. "Closing," he said, "is that phase of the sale where one attempts to secure favorable action." His first recommendation for this phase is to think about the buyer and about your own reactions when you buy something. "With minor exceptions, principles of large sales are the same as the principles of small sales," he said. The things to consider are the reasons why the prospects may not want to take action. If the prospect has the buying power and the need, they are not objections, but rather obstacles. According to Mr. Dawson, there are five main obstacles.

In preparing for the closing interview, Mr. Dawson recognizes first that he may not have created a sufficient desire—that the prospect does not feel the urgency of the matter. Therefore, Mr. Dawson's plan is always to have numerous reserve reasons as to why the prospect should buy now. In dealing with large cases, one of the ideas he brings up is that since life insurance is property it should be bought not only out of current earnings but out of principal. He tells his prospects that he buys other property such as bonds from principal and should consider the purchase of life insurance this same way.

Secondly, Mr. Dawson maintains that all buyers have a fear of unknown factors because they all discount salesmen to a certain extent. Recognizing that fear is one of the most compelling forces affecting people, he stresses that only three things can happen. Either the prospect will live, or he will die prematurely, or he will be forced to give up the plan. "Show the prospects that there is no fourth possibility," he says, "and then demonstrate that he can't lose on any of the other three. This simplifies his problem so he can decide easily."

Minimizing the Cost

Third, he says, "Feeling that the cost is too high," delays many buyers. On this obstacle he recommends that the agent make the benefits look big and the cost look small so that the man feels that he is a fool not to buy.

Fourth, "Fear of the future—a very important and real obstacle today—

should be met by being extremely sympathetic with the prospect," Mr. Dawson said. To those who shy away from any long term contracts stress that the paid-up values quickly exceed the premium and reassure him, pointing out that the company is committed but that the policyholder is not.

Concerning those prospects who want to "talk it over," Mr. Dawson says, "Realize that this is a natural reaction and furthermore that few men except top executives really make important decisions frequently, and that the purchase of life insurance is a big decision to the average man. Don't use high pressure with such cases, he said, but instead use the pressure of ideas demonstrating, for instance, the good that will be accomplished if he buys. Then reverse the picture and show what happens if he does not take it. Avoid direct argument and never ask for action when the mental attitude is negative," he continued, pointing out the importance of making it easy to say yes. Last but not least, he urged agents to have the courage of their convictions and speak their own minds, stating that intelligent prospects like this type of salesman.

At the banquet Friday night a large crowd enjoyed brief but pointed introductions of the honored guests by Mr. Benson who presided and then introduced Ernest Quigley, liaison officer of the National Baseball League, who spoke on "Safe or Out?" and gave some interesting anecdotes.

Saturday morning there were three breakfast sessions—one for cashiers under chairmanship of John M. Farber, cashier Equitable Society at Dayton, at which Charles W. Grady, assistant auditor Midland Mutual, spoke on "Coordinating Conservation Efforts." Another was for the women underwriters under the chairmanship of Miss Della Scholey, John Hancock, Dayton, at the general agents' breakfast. Henry A. Stout, general agent John Hancock, Dayton, presided and Vincent Coffin, vice-president Connecticut Mutual, spoke on "Recruiting."

Pointing out that the immediate recruiting problem is an extremely difficult one, Mr. Coffin said that whereas recruiting used to be for growth, today it is largely a question of replacement. In answering what to do about it today, Mr. Coffin recommended four points. "Remember first," he said, "that the job begins with your existing organization and that you must have the foundation of a good state of morale first—even if you have only a two man agency."

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Business Men's Assurance Company

KANSAS CITY, MISSOURI

W. T. GRANT
President

J. C. HICDON
Vice-Pres. in Charge of Sales

Though it's a difficult job today, he said, remember that it is being done by others and in proving this Mr. Coffin said that three-quarters of his company's agencies have successfully put on new men this year so far and that for the company the same number of new men have been put on this year as last year to date. Seventy percent of these men, however, are over age 35 and many of them over 45 and 10 percent of them are women.

While it has previously been necessary to interview about 35 men to get one new agent, Mr. Coffin thinks that this may increase so that it may become necessary to interview as many as 50 to get one new man. Perhaps the number of women in life insurance will be doubled in the next year or so, he added.

Getting Nominations

With further reference to his company's own results, he pointed out that the most productive source is from old agents and from personal contacts. By way of illustrating that it is not impossible to get nominations today, Mr. Coffin referred to a supervisors' school which his company held recently in Columbus at which 12 men gathered and went out two afternoons in a strange city to get nominations. In these two afternoons they made 152 calls, conducted 82 interviews and got 75 nominations. While he admitted that perhaps four-fifths of these may be no good, "It still proves," he said, "that you can get names."

Mr. Coffin recommended that the only way successfully to recruit is to make the job compete for the general agent's time and make it a must on the calendar. "New financial problems are bound to arise because of the pressure of competition of other business lines," he continued, "but if you expect to do a good managerial job surely you must be ready to invest some money in your own business and to do more personal production than you have been doing. In closing, Mr. Coffin recommended that general agents and managers live very closely with their new men—more so than ever before—and to think not so much of their failures with men but to think of their successes.

MRS. KIRBY FEATURED

John D. Moynahan, manager Metropolitan Life, Chicago, was the first speaker at the Saturday morning session presided over by Joseph L. Goetz. Mr. Moynahan outlined in interesting detail how the weekly premium man does business with the average American working man—the man in the money today, telling how they remind prospects of what life insurance meant to them back during the depths of the depression. He pointed out that these people cannot be talked to on their bosses' time and that they must be seen in the home where the prospect himself is the boss.

Perhaps the most unusual feature of the whole convention was the interesting talk on "Life Insurance in Action" by Mrs. Gladys Kirby of Little Rock, a widow of nearly 20 years, who has brought up her four children, the boys through West Point and the girls through their state university, almost entirely on the proceeds of life insurance monthly income payments. Mrs. Kirby told in simple language how her husband, a successful surgeon, died suddenly at age 39 after she had been married 11 years and left her with four young children. She explained how, since her husband was a busy doctor, she was bookkeeper and took care of the payment of the premiums of the many policies her husband owned. The first of these he had bought before his marriage, making his father beneficiary when he was in medical school and the second of which he purchased for her at the time of their marriage. She frequently had objected to the amount of premiums they were paying. When he died suddenly of an infection caught from one of his own patients, insurance,

she said, paid all her obligations, left her able financially to take over the chief job of mother and carried her through so that she could completely educate all of her children, maintain her comfortable home and live with no fear of old age or dependency. Her two sons are now in the Army Air Corps, graduates of West Point, and her two daughters are married to Army men. She now maintains, to use her own words, a cozy "home sweet home," in which to welcome them whenever they may be able to return. Mrs. Kirby's quiet but extremely powerful presentation of her own simple story certainly demonstrated in the best possible way "Life Insurance in Action."

"Average Arkansas Girl"

Mrs. Kirby describes herself as "a typical average Arkansas girl." Two years ago she submitted a paper in a contest conducted by Arkansas agents telling her story and was asked to appear at the John Hancock convention last summer and later before the ways and means committee at the tax hearing. She is a graduate of Arkansas State University.

Vincent S. Welch, vice-president of Equitable Society, speaking on "Our Responsibilities Now" closed the morning session. "While there are many hard challenges ahead," Mr. Welch said, "there still is nothing ahead that a good man can't lick and while life underwriters are the third line of defense behind first, the military and second, the defense worker, the life underwriter's job is immensely important because it means the difference between a stabilized economic world after the war and economic turmoil. "Therefore," Mr. Welch said, "the life underwriter wears the uniform of security and dispenses morale. Consequently, all underwriters need a new courage and a re-baptism in the business. Don't forget what life insurance is," he said, "and keep telling the people about it every day."

Fred F. Ruhl, manager Metropolitan, Dayton, presided at the Saturday luncheon for the Quarter-Million Dollar Club of Ohio at which certificates were presented to all of those present attaining this honor. Following the presentation of certificates, Judge Harvey D. Straub of the municipal court of Toledo, told the group of humorous court room events that had occurred in his long experience.

On Friday there were company luncheons for agents of American United, Canada Life, Connecticut General, Connecticut Mutual, John Hancock, Lincoln National, Massachusetts Mutual, Metropolitan, Midland Mutual, Mutual Benefit, Mutual Life, Northwestern Mutual, Ohio National, Ohio State, Travelers and Union Central. About 75 attended the Metropolitan luncheon at which E. C. Eddins and R. G. Emmerich, supervisors from the home office, were present and I. H. Harlamert, manager at Dayton, addressed the group.

Claris Adams, president, and F. L. Barnes, vice president, spoke at the Ohio State Life luncheon as well as being present at all of the sessions.

Home Office Contingent

Other home office men attending included Ray Hodges, superintendent of agents Ohio National, William Thurman, assistant superintendent of agencies Mutual Benefit, J. A. Hawkins, vice president Midland Mutual, K. D. Hamer and Harry Shaeffer, assistant superintendents of agencies for Union Central, and C. F. Cross, agency manager of Lincoln National.

Frank L. MacFarlane, Aetna Life, Cleveland, addressed the C.L.U. Round Table breakfast Friday morning on "The Part That a C.L.U. Can Play in Our War Effort."

In addition to volunteer work collateral to the war, Mr. MacFarlane pointed out the importance of this work in combating inflation, making families secure because the nation is only as secure as the individual. As to present day methods, he said that they were old methods perhaps refined a little and suggested

Made Vice-President of Loyal Protective Life



W. B. CORNETT

W. B. Cornett, of Columbus, O., who has just been appointed vice-president in charge of agencies of Loyal Protective Life, is regarded as an especially able and resourceful agency executive. He demonstrated his ability as a personal producer before taking up supervisory work. He supervised production for Loyal Protective as field director in several middle western states from 1933 until 1940, when he was advanced to superintendent of agencies.

He has been much in demand as a speaker on both sales and agency management problems, particularly before accident and health insurance groups. While his original field was accident and health insurance, he also has been responsible for an excellent production of life insurance for Loyal Protective in the territory under his supervision.

that because men are busier than ever that it was probably better to use the telephone more than heretofore.

Mr. Benson, the newly reelected president, who hails from Kansas, took over the responsibilities of the Union Central's home office agency just a little over six years ago. He started with Union Central in 1929 as assistant manager of the Wichita agency and after 18 months was advanced to manager at Kansas City where he served until January, 1936, at which time he was elected assistant superintendent of agencies which position he resigned to head the Cincinnati agency. A large gathering of Union Central men attended their luncheon, including many who came up to Dayton from Mr. Benson's agency in Cincinnati.

In view of existing circumstances, it was decided to defer any decision as to next year's meeting until the meeting of the trustees which will be held in December and at that time a decision will be made as to the 1943 convention.

CONSERVATION ADVICE

Charles W. Grady, assistant auditor of Midland Mutual Life, gave a talk on "Coordinating Conservation Efforts" at a breakfast for agency cashiers. He gave advice on how to hold business that is on the point of lapse and also on building morale of the agents so that they will write a type of business that is more persistent.

Midland Mutual gets a 30 percent response from its letter to lapsing policyholders and considers this a satisfactory ratio. The letter is of a personal nature and undertakes to express a real interest in the policyholder.

People react to certain types of treatment in any business and it is well to study the procedure in other businesses

in order to understand what it is about their service that causes customers to return.

The war situation necessitates economies and one such is the use of the telephone on the part of agencies to address lapsing policyholders. The person to make the calls should be carefully selected and he should be trained to express the proper attitude.

It is well, he said, to concentrate on business that "has a chance." If the business appears to be doomed to lapse and the agent agrees that it is hopeless, then the agency had better face the facts rather than throwing good money after bad. Because of the increased difficulty of getting about, conservation calls should be intelligently assigned and every effort should be made to complete the business on the first call.

Mr. Grady suggested that agencies review what they are doing to conserve business, what forms are being used, whether they are of a personal nature, whether some can be eliminated, whether more effort can be given to worth while cases. Above all there must be manifest in every operation a sincere desire to help the policyholder.

It has been pretty definitely established, Mr. Grady said, that regardless of income bracket, occupation, type of policy, etc., the better agents have the better persistency and the poorer agents the poorer persistency. Hence, if good agents can be kept good and poorer ones improved, persistency will be improved and conservation aided.

Factor of Morale

Morale, he contended, is what makes an agent superior and lack of it causes him to be inferior. Morale consists of mental attitude, the way a man feels about his work and those with whom he is associated. The man that all companies are seeking is one that is loyal, has enthusiasm, radiates good will, has courage and successfully tackles the problems he meets.

It is not enough, however, that such a man be recognized but these qualities must be inculcated into agents. One way to do so is to give recognition to men, recognize their interests, problems, worth to the organization. Then the general agent and company must show that they are willing to fight for the agents, to treat them all fairly, to demonstrate that their efforts will be rewarded in the measure in which they are earned and that there is a desire to build a cordial relationship over the years. Then the general agent must demonstrate his skill so as to win the respect which the command of skill demands. The agency must be well informed and be ready to give constructive assistance gladly.

The office associates of the general agent can do much to insure the success or failure of his efforts. Cashiers can do much either to build or destroy policyholder and agent morale. He advised cashiers to be sincere and eager to help agents and policyholders and show a real interest in their welfare and success.

Morris Siegel Loses Move to Recover \$400 Fine

NEW YORK—Morris H. Siegel, insurance counsellor, was denied application for a writ of certiorari in his attempt to recover \$400 he paid as the price of freedom after spending a day in jail for contempt of court. Justice Wenzel of the Queens supreme court, who issued the ruling, pointed out that the contempt order "was appealable by permission of the appellate term. On the application for such an order, the petitioner failed to comply with the rules of the court." Siegel was held in contempt of court by Justice Crawford in Jamaica municipal court, Queens, when he refused to answer certain questions in examination before trial of a lawsuit. The fine was \$250 and costs \$150.

Siegel is being sued by Mrs. Mae Harding, a cashier, for \$190, representing double a \$95 fee she claims to have paid him for adjusting her insurance policies.

N. A. L. U. Bond Sales Now \$588,000,000

**Aim to Pass Billion
Dollar Mark Before
Minneapolis Parley**

Sales and pledges of war bonds by "minute-man" members of the National Association of Life Underwriters have reached a total of \$588,485,816 as of May 1, it is announced by Chairman William H. Andrews, Jr., Jefferson Standard, Greensboro.

Of the association's 374 local organizations, 356 are active in the sale of bonds, principally through salary savings plans with 17,636 volunteer workers. Preliminary contacts have been made with 53,971 firms, and salary allotment plans have been installed in 38,746 of these concerns.

Employees in the contacted firms total 11,063,488, of which 6,805,864 have joined the savings plan. Cash sales to date total \$89,306,660, with yearly pledges of \$499,179,156 bringing the grand total of sales and pledges to \$588,485,816.

Most of the association's work in war bond sales has been accomplished in five months, Mr. Andrews said. Cumulative totals at the first of each month, showing the rapid rise in the figures, are as follows: December, \$3,000,000; January, \$32,644,785; February, \$117,756,430; March, \$205,002,953; April, \$394,020,548; May, \$588,485,816. Present indications are that association members will soon be selling bonds at the rate of \$200,000,000 a month, thus contributing at least one-fifth of the national monthly quota of \$1,000,000,000 established by the Treasury Department.

The primary objective of the National association's bond-selling volunteers is \$1,000,000,000 in sales and pledges by the time the Minneapolis convention opens on Aug. 24. If present trends continue, however, the association should reach that figure by the end of July.

It is emphasized by Mr. Andrews, that the job is not completed when a salary savings plan has been installed. "Our next move is to increase the participation in that firm to 100 percent. When we have done that, we must next aim toward boosting the deduction to the point where each employee is putting away the 10 percent of his salary that the government feels should be invested in war bonds."

N. Y. Life Names Sinclair Executive Vice-president; Chairman Aiken Retires

John S. Sinclair, who became vice-president of New York Life last July, has been appointed executive vice-president and a director. Owen D. Young also became a director.

Formal announcement was made following a meeting of the directors of the retirement of A. L. Aiken as chairman. Mr. Aiken, who first connected with New York Life in 1894, became vice-president in 1936 and chairman in 1940. He continues as a director.

Willits Elected in Oklahoma City

Leon M. Willits, Northwestern Mutual Life, was elected president of the Oklahoma City C. L. U. chapter to succeed J. Hawley Wilson, Massachusetts Mutual Life. C. Edgar Van Cleef, Jr., National Life of Vermont, was named vice-president and W. R. Vandegrift, New York Life, secretary-treasurer.

John P. Williams, American College of Life Underwriters, spoke. He deplored the lack of recognition given life underwriters by the United States army and navy as compared to the last war. In 1918 life men were given the same recognition as other professional men but now this attitude is not so definite, he pointed out.

Mail Order Writing Denver Topic

ST. PAUL—Commissioner Johnson, chairman of Zone 4, announced this week there will be a meeting of the group at Denver preceding the National Association of Insurance Commissioners meeting to consider further the matter of mail and radio solicitation by unlicensed insurers. At a recent Chicago meeting the Zone 4 group decided to take steps to curb this practice.

Neb. State Meeting June 6

The Nebraska State Association of Life Underwriters will hold its annual executive meeting and sales congress in Lincoln June 6. A strong program consisting of five or six speakers, several of which are nationally known, is being arranged.

New Low Mortality Record

Metropolitan Life finds that the United States in the early months of the war has enjoyed a period of extraordinary good health. As a result the death rate for many millions of wage earners and their families insured in its industrial depart-

ment established in the first three months a new low for this period of the year. Its figure was 8.1 per thousand which is more than 10 percent below the average rate recorded for the same period of the preceding 10 years. All data indicates that excellent health conditions have prevailed in the general population as well.

Retirement Plan "Barron's" Topic

The current article in the "Barron's" life insurance series continues the discussion of the retirement problem. It deals with single premium annuities.

Farmers & Bankers Issuing Agency

Farmers & Bankers Life of Wichita has been designated by the Treasury Department as an issuing agency for war bonds.

Standard Life, Ind., in A. L. C.

Standard Life of Indianapolis has been admitted to membership in the American Life Convention. The A. L. C. membership now totals 165.

To Feature Mortgage Cover

The appointment of Management Agency of Elizabeth, N. J., as general agents for United States Life is announced. The new agency will specialize in the reducing term plan of mortgage insurance and will also handle the other lines.

Robert E. Goldsby, the president, is president of Jersey Mortgage Company. Carlton S. Stallard is secretary, Paul C. Rheinhardt, Jr., assistant secretary and William I. Bush, assistant treasurer.

Blood Donor Drive in Pittsburgh

PITTSBURGH—The Pittsburgh Life Underwriters Association, through Ross S. Edgar, executive secretary, is acting as the clearing house for the blood donation program of the Pittsburgh insurance fraternity.

The committee in charge consists of V. M. Shewbert, Home Life, representing life insurance; E. D. Sweet, Massachusetts Bonding, casualty and surety; D. S. Newman, U. S. F. & G., casualty claims; F. W. Sippell, North America, fire; C. H. Alexander, McCandless, Collingwood & Alexander, Pittsburgh Association of Insurance Agents, and Jay N. Jamison, Reliance Life, home office companies.

The St. Paul agency of Massachusetts Mutual Life, John J. Stegner, general agent, will move soon from the First National Bank building to the Pioneer building where larger quarters are now being made ready.



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EDITORIAL COMMENT

War Economies and Research

AS THE armed forces and high-paying war industries deplete the ranks of home office personnel there is a natural tendency to slight the types of work which seem less urgent, such as statistical research. It is inevitable that home office work will be cut to its bare essentials but where something of such long range importance as statistical research is involved it would be unfortunate if sweeping economy measures were to interrupt studies which derive a share of their value from the fact that they constitute an unbroken series through the years.

Research in life company home offices has been steadily growing in importance. Beginning with the actuarial and medical phases it has spread to office management methods and agency department operations. The increasing use of punched-card tabulating machinery has made it relatively easy to make studies that would otherwise be prohibitively expensive. Mechanization, however, has not yet reached the point where it is possible to dump figures into a hopper and have the desired figures or graphs come out at the other end.

Highly skilled operators are necessary. When one is lost it takes time to train a successor.

It will, therefore, very likely be impossible for all companies to continue their statistical research on a peacetime scale. That some of this work will have to be curtailed, however, is no reflection on its value, for many things of undoubted worth must be sacrificed to the greater necessity of the war effort. It is to be hoped, however, that in cutting down on statistical research all possible thought will be given to retaining the essentials of each type of study. In some cases it may well be found that by eliminating certain refinements of detail and sub-classifications that most of the project's value can be retained.

Life insurance is essentially a long-range business. In the post war era life company executives will, as always, be basing their actions to a large extent on an intelligent interpretation of past performances. They will need to know not only what went on in life insurance before and after the war but during the war years as well.

Columbus, Neb., at the Head

COLUMBUS NEB., is a town of about 7,600 people. It is in a rural community. Yet Agent Arden Wolf, who lives there and is an agent of the Equitable Society, in April wrote 68 applications for \$276,000 in the "Par for Parkinson contest" covering that month. He not only led the central department of his

company but he led the entire country. He was the leading agent of the thousands of salesmen throughout the land, many of whom were situated in far more favorable localities for getting business. His achievement should be an inspiration to all life agents and especially those in the smaller places.

Using First-Year Deaths

EVERY life company in going over its statistics at this time of the year finds that it has paid claims on policies that had entered their first year in 1941. Some had been in force but 15 days or less. Many had been in force five or six months. These policies covered people in all walks and conditions of life. In

addition to the life insurance itself there was considerable paid out for double indemnity benefits due to accidental deaths. It makes a good canvassing document to have the statistics of one's company showing the first year's deaths and the time that the policies had been in force.

Cutting Down on the Extraneous

WHEN the insurance commissioners comprising zone 1 met at Hartford at the call of Chairman Blackall of Connecticut, one of the recommendations made was that state officials reduce to a minimum the sending out of questionnaires in the effort to secure information that is not really vital and necessary at the time. Insurance companies now are

faced with abnormal problems. The very matter of office personnel due to its flux constitutes a situation that requires far more attention than usual. The numerous young men who are entering military service and other employees attracted to outside positions mean replacement with new help, most of it inexperienced. The very fact that the em-

ployment situation is acute and that so many experienced workers are leaving tends to clog the machinery.

In addition to this there are a dozen other issues that have come to the front that demand far more attention than ordinarily. The whole procedure is in-

terrupted. The natural ways of working are disturbed. Therefore the commissioners can certainly keep in mind these troublesome times and the extra amount of time and attention that have to be given to the ordinary routine. The burdens should be made as light as possible.

PERSONAL SIDE OF THE BUSINESS

H. A. Behrens, chairman of the board of Continental Casualty and president of Continental Assurance of Chicago, will not go, as has been his custom for many years, to his place on Belvidere Island, San Francisco Bay, for the summer season. He will stay at his post owing to the war situation. Already about 100 young men have gone into military service from the Continental organization. This means that the officials and others are being called upon for extra duties. Mr. Behrens, hence, will keep close to his business during the war.

Raymond Roach of Berkeley, Cal., who led the entire New York Life field force in volume of paid business in March, has been in the business for 40 years. He led the General Pacific department in number of paid applications for that month. He is one of the most active senior agents of the company. He started with the company in October, 1902. He has written some 4,000 young men during his period of service. In March he wrote 39 applications for \$1,400,000. Eugene Kendall of Norman, Okla., paid for a greater number of applications in March than any other agent.

Albert E. Payton, Los Angeles, general agent of New England Mutual Life, has completed 20 years as general agent there. The agency tendered him a surprise golf outing, with a dinner at the home of Charles B. Wincote, San Diego district manager. Mr. Payton was presented an inscribed plaque.

Mr. and Mrs. John Archibald Mustard of Battle Creek, Mich., announce the marriage of their daughter, Sally, to Robert Merriman, Jr., ensign United States naval reserve. Mr. Merriman is a son of **Robert Merriman**, vice-president of Scranton Life, and Mrs. Merriman. Robert, Jr., attended the University of Michigan before entering the service.

The bride is a graduate of Rockford College and she obtained the bachelor of design degree from the College of Architecture of the University of Michigan. She has been teaching art classes in Battle Creek.

H. C. Lawrence, Newark general agent of Lincoln National Life, was tendered a luncheon and was presented a bouquet of 20 roses on his 20th anniversary in the post. The agency has written over \$53,000,000 of life insurance since he took charge. He is a past president New Jersey State Association of Life Underwriters, Life Underwriters Association of Northern New Jersey, and a member of the Life Insurance and Trust Council of Newark and Life Insurance Managers & General Agents Association of Northern New Jersey.

Charles F. Hobbs, Kansas commissioner, has filed his official declaration as a candidate for reelection in the Republican primaries next August. He

has been in the insurance business in Kansas more than 25 years. He first became commissioner in 1929 and has served in that capacity continuously ever since. Commissioner Hobbs is now president of the National Association of Insurance Commissioners.

Sam C. Pearson, general agent of Northwestern Mutual Life in Kansas City, and Mrs. Pearson are on a trip to the Pacific Northwest on which they will visit their son, Lieut. Sam C. Pearson, Jr., who is with the 640th tank destroyer battalion now located at Camp Lewis, Wash. The Pearsons will return to Kansas City via California.

Henry Gasser of Prudential's art department received first award for the most outstanding water color in the New Jersey Gallery spring art exhibition in Newark. The prize-winning painting is entitled "Corner Gossips."

Miss Cornelia Fort, daughter of the late Dr. Rufus Fort and sister of Rufus Fort, Jr., both former officials of **National Life & Accident**, who as a flying instructor was in the air piloting a plane above Pearl Harbor when the Japs struck on Dec. 7, has gone to New York state to aid in war bond rallies. She is scheduled to give flying demonstrations above Ithaca and Syracuse and to speak at bond rallies in both cities. Rufus Fort, Jr. is now officer in the U. S. air corps on leave from the agency department of National Life & Accident.

A. K. Perego, Milwaukee manager of Wisconsin National Life, has been appointed executive officer of the Wisconsin Civil Air Patrol. He served overseas as a flier in the first world war.

Arthur Butzen, general agent Massachusetts Mutual Life, Milwaukee, has been appointed to a third Milwaukee county rationing board to handle sugar rationing.

Ensign Homer C. Pogue, Jr., son of the manager of the group department of Business Men's Assurance, and before entering the navy also in that department, became the father of a daughter last week, the day after he had been notified of recognition by the navy for bravery in helping to rescue the crew of a torpedoed tanker.

John A. Stevenson, president of Penn Mutual Life, will be the speaker at the commencement exercises of the Babson Institute of Business Administration at Babson Park, Mass., May 25.

Charles F. Williams, Knight of St. Gregory and president of Western & Southern Life, was the principal speaker at the annual communion breakfast of the Cincinnati Police Holy Name Society.

Lorraine Blair, leading woman agent of Chicago, temporarily has been drafted by the Treasury to assist in the sale of defense bonds to women and children.



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and has been called to Washington. She will remain there for a week or two, then return to Chicago to continue the work.

DEATHS

J. F. Carls, for many years head of the Brockport, N. Y., district of Prudential, died there.

Gustavus W. Timpson, 71, former assistant treasurer of Mutual Life of New York, died at his home in Orange, N. J. Mr. Timpson had been with Mutual Life for more than 51 years until he retired in 1939. He joined the company in 1888 as a messenger boy in the auditor's department. Subsequently he became assistant cashier and cashier. In 1924 he was appointed assistant treasurer.

James W. Crook, 77, Ohio veteran, who opened the Toledo, O., agency of Provident Life & Trust, now Provident Mutual Life, 37 years ago, died from a heart attack.

Charles A. Moore, 71, who was president of Liberty Life of Topeka, died at his home in that city after a long illness. Liberty Life was reinsured last August in Business Men's Assurance.

Mr. Moore was born at Brownville, Neb. He entered the insurance business in 1906 as Kansas general agent for Equitable Society and remained in that position until 1916. During the next two years he was active with Globe Life of Salina and Northwestern National of Minneapolis and in 1919 he participated in organizing Liberty Life. He was the first secretary and was at one time president of the Topeka Life Underwriters Association and was for several years an executive committeeman of the National association. He was one of the organizers and also a president of the Kansas Life Underwriters Association.

IN U. S. WAR SERVICE

Ira McGuire, formerly assistant treasurer of Security Life & Accident of Denver, was a visitor in San Francisco last week. He is now serving in the navy.

Rae C. Nichols, a leading agent of the Wiese agency of Northwestern National Life in Chicago, has entered the service as a lieutenant commander in the navy and has been assigned as an instructor.

Kenneth G. Long, cashier of the Pittsburgh, Pa., office of State Mutual Life, who last week was inducted into the army, was honored at a farewell party before leaving for camp, at the home of a sister in Waltham, Mass.

Jack Willoughby, younger son of John Willoughby, supervisor of Kansas City Life for southern Kansas, has been notified to report for service. He was for several years a reserve officer on the inactive list. He was one of the leading producers for southern Kansas, on the \$100,000 honor roll his first year.

Two agents of the Rappaport agency of Pacific Mutual Life in Chicago are now in the navy at the Great Lakes Naval Training Station. R. G. Johnston is a yeoman, third class, and Harry R. Smith is a seaman, first class.

General Agent **Jack Jones** of Pacific Mutual Life, Long Beach, Cal., is in the navy.

Morris G. Fuller, vice-president of State Farm Life, who entered military service March 25, has been attending the adjutant general's school at Port Washington, Md. Mr. Fuller has had extensive military experience, starting at Kenyon Military Academy at Gambier, O. He served on the crew of a naval training ship on the Great Lakes and later enlisted in both the Ohio national guard and Indiana national guard. He was commissioned a lieutenant shortly after the former war was declared and he had a distinguished record in France. On discharge from active duty he was re-commissioned as a captain of infantry

until he reached the age limit for his rank and was placed on the inactive list. When the Illinois reserve militia was organized in 1940 he was appointed commanding officer of K company, 6th regiment, at Bloomington.

Robert K. Osborn, Kansas assistant commissioner, has been notified to report to Pensacola, Fla., for induction into the navy as a lieutenant, junior grade.

Among life insurance men in Washington, D. C., who are now in the armed services are four general agents, they being A. M. Plake, Northwestern National, who is a captain in the army air corps in Florida; J. J. Outcault, general agent of Phoenix Mutual Life for Baltimore and Washington, who is now a major at Ft. Leavenworth; H. Kraft, Provident Mutual, who is a captain in the army air corps, and J. J. Marsh, general agent of Lincoln National Life, who is a first lieutenant in the army air corps.

Business Men's Assurance now has 41 men in service, 17 of them from the home office, the others from the field.

B. W. Arnold, III, manager of Union Central Life at Nashville and a graduate of Annapolis, has been commissioned a lieutenant commander in the U. S. naval reserve. Mr. Arnold was graduated from the Naval Academy in 1923. After a year in the service, he resigned and entered banking as a vice president and trust officer of a North Carolina bank. In 1938, Mr. Arnold entered the insurance business as a personal producer. In April, 1941, he joined Union Central as Nashville manager.

Mr. Arnold is the second Union Central manager to join the armed forces. Paul Hommeyer, Minneapolis manager reported for duty with the army in April.

Roy Rosenquist, assistant to Ralph Booth, actuary in the Chicago office of Travelers, is now in the army. He is at Ft. Benjamin Harrison and is entering the finance school.

David Harris, general agent of Atlantic Life, Wilmington, N. C., is now a lieutenant in the navy, junior grade. **G. G. Fowler**, general agent at Tabor City, N. C., is in the marine corps.

W. Biddle Combs, formerly a well known life man in Portland, Ore., has been made commanding officer of the naval section base at Seattle.

S. S. Williams, Lincoln National, Marshall, Tex., has entered the army as a captain. **Edgar S. Hurst, Jr.**, of the Dallas agency has joined the navy as a cadet.

Green Benton, Jr., with the Nashville office of New York Life for 16 years, has been commissioned a first lieutenant in the air corps, and will enter the intelligence training school at Harrisburg, Pa.

Dr. J. H. Sanderlin, medical director of Pyramid Life, Little Rock, Ark., is reporting for duty in the army medical corps. He has been a reserve officer.

Two more **Franklin Life** men are in service. **Andrew T. Little**, who retired with the rank of captain less than a year ago, general agent at Jackson, Tenn., has received orders to return to active duty at Camp Bragg. **C. A. Bailey**, bond supervisor, has been appointed a lieutenant in the army air corps and has gone to officers training school in Miami Beach for temporary duty before being assigned to Randolph Field.

Two men of the **Fred S. James & Co.** life and accident department in Chicago are entering service. **S. Parker Johnston**, agent, becomes an ensign in the navy and has been assigned to the Abbott Hall school of instruction in Chicago. He is a former group supervisor of Sun Life of Canada. **W. A. Little** has been appointed a first lieutenant and assigned to the adjutant general's office in Washington.

Thomas P. Allen, general agent of Massachusetts Mutual Life at Dayton, O., has gone into military service as second lieutenant in the air corps. He is stationed at Dayton.

ROSE GLASSES FOR BLUE

Three men were in a slump—their low morale disturbing others. Finally they agreed to try the Head Office Lead Service.

In the first month they wrote thirteen cases from leads, with \$5,333.20 in premiums—developed collateral business too. Blue glasses gave way to rose colored glasses. The whole office benefitted.

This is a typical example of Fidelity's Lead Service as it has operated for twenty-seven years during which \$256,525,101 of business has been written as a direct result—with millions more indirectly.

This, too, is but an example of the complete working kit available to Fidelity agents.

The **FIDELITY MUTUAL LIFE**
INSURANCE COMPANY
PHILADELPHIA
WALTER LEMAR TALBOT, *President*



State Mutual business stays on the books. Last year, voluntary terminations were but 2.98% of the insurance in force at the beginning of the year . . . an impressive record and the highest persistency rate in State Mutual's history.

It's quality business by a quality company.

State Mutual Life Assurance Company
of Worcester, Massachusetts
Incorporated 1844
America's 5th Oldest Life Insurance Company

NEWS OF THE COMPANIES

Postal Life & Casualty Sets Up Agency Department

KANSAS CITY—Postal Life & Casualty, after 15 years of selling accident and health and life insurance by mail, has opened an agency department, in general charge of O. R. Jackson, vice-president, with Edison Blagg, who has just joined the company, as agency superintendent and Charles Lamme, Jr., as supervisor of agents. It has been licensed in Iowa, in addition to Missouri, application for license is pending in Kansas, and it expects to apply for license in eight or 10 other states within the next year.

Mr. Jackson joined the company in 1941, and was elected vice-president, as part of the development plan for setting up an agency department. He was chief examiner of the Missouri department eight years. He has had extensive experience in insurance, life, fire and casualty.

Mr. Blagg formerly was district manager of Mutual Benefit Health & Accident at Maryville, Mo. Mr. Lamme has been in full-time sales and organization work since 1918 in life, health and accident insurance. He was district manager of Northwestern Mutual Life 19 years, branch manager Reliance Life four years and also general agent of Occidental Life. He has always operated in Missouri and Kansas.

Through its new agency force the company will offer a wide variety of legal reserve life contracts.

Old Line Life Reports Many Gains for First Quarter

MILWAUKEE—Admitted assets of Old Line Life of America have reached an all time high of \$24,600,474. J. H. Daggett, vice-president reported at the directors' quarterly meeting here. New paid life insurance gained 30 per cent for the first quarter while first year premiums increased 39 per cent. There was a 22 per cent gain in number of policies.

Life insurance in force totals \$86,899,142, the net gain for the first three months being more than double that recorded a year ago. Accident and health premiums increased over 3 percent. Payments to policyowners and beneficiaries in the first three months amounted to \$460,320, bringing total payments since organization to \$27,373,878. Death claims showed a somewhat higher ratio compared to a year ago.

Albert Burns Now Baltimore Life President

Albert Burns, who has been first vice-president of Baltimore Life, has now been elected president. He succeeds Arthur R. German, who is retiring after 52 years in the service of the company. Mr. Burns went with Baltimore Life in 1902 as a clerk and he has filled all the executive positions.

Chester F. Morrow, formerly treasurer and counsel, is the new first vice-president. J. Brooks Smith, heretofore secretary, becomes treasurer and Harry E. Niles, who has been superintendent of agencies, is elected secretary.

L. H. Vetter Now Actuary of Provident Life of N. D.

Appointment of Lester H. Vetter as actuary of Provident Life of Bismarck, N. D., is announced.

Until six months ago Mr. Vetter was secretary and actuary of Midland Life of Kansas City. When Midland was re-insured by Kansas City Life, Mr. Vetter was named assistant actuary of the company and it is from this position that he goes to the Provident. Prior to his association with Midland he was in the actuarial department of Minnesota Mutual Life.

Mr. Vetter graduated from Hamline University of St. Paul and did graduate work at the University of Iowa, where he received his M. S. degree in actuarial science.

Hearing on National Progressive

LINCOLN, NEB.—Insurance Director Fraizer has notified policyholders, creditors, surplus note holders and all others interested in National Progress Life of Omaha that the district court will hear all claims May 16. Reinsurance of National Progress by Guardian National Life of Lincoln will be considered. The department declined to approve the first contract of reinsurance submitted and a new one is expected to be presented before the hearing. A 100 percent lien has been proposed.

L'Estrange Now Vice-president

G. A. L'Estrange, formerly manager of the accident and health department of Wisconsin National Life, who was made agency manager a few months ago, has now been elected vice-president and agency manager, in charge of both the

life and accident and health departments. Mr. L'Estrange has been with the company 5½ years and has made a notable record in the development of its business. He has had wide experience, especially in the accident and health field, but has been giving increased attention to the life end ever since joining Wisconsin National and has been notably successful in that field as well.

Dividend Now 20 Cents

Northwestern National Life has paid a semi-annual dividend to stockholders of 20 cents a share. This compares with a 15 cent dividend in recent years.

Haas, professor of international relations at Harvard.

On the morning of the third day, D. W. Tibbott, director of advertising, will explain the new advertising program. Vice-president G. L. Hunt will talk on "Capitalizing Today's Opportunities." Frank M. See, general agent in St. Louis, will give an informal address and the meeting will close by a talk from President Smith. During the three days there will be entertainment features.

Kansas City Life to Hold Texas, Oklahoma Meetings

A series of three meetings, five days each, will be conducted by W. T. Whitehead, director of sales of Kansas City Life, in the O. Sam Cummings agency of Texas. Charles W. Arnold, assistant secretary, will accompany Mr. Whitehead, and will discuss "How to Underwrite."

The first three days of the meeting in Houston beginning May 18 will be devoted to a review of "The Life Insurance Administrator" plan of selling, attended by agents who have had previous training in this method of selling. The last two days a general educational meeting will be conducted. The other Texas

SALES MEETS

Home Coming Rally of the New England

The New England Mutual homecoming convention will be held at the head office, May 19-21. President George Willard Smith will give the welcome the first morning. There will be a panel presentation of its new compensation and retirement plan. W. B. Hardy of Cincinnati will respond for the field. H. C. Chaney, director of field training, will have as his subject "Looking Ahead with the War Economy." In the afternoon meeting there will be inspection tours of the new home office building. Also, there will be sales clinics in the afternoon, the first one being "Business Insurance and Today's Market," with M. G. Summers, Boston general agent as leader. The clinic on brokerage will be led by W. C. Gentry, supervisor of field service.

Second Day's Program

On the second day, the guests of honor will be introduced, Governor Saltonstall, Mayor Tobin, and Dr. Charles Hoffbauer, mural artist. There will be three sales clinics, one "Selling the War Industries Market" by W. E. Hays, director of agencies; next, "Pension Trust and Salary Savings Plans" by C. P. Dawson, New York City general agent, and "Estate Planning" with George L. Grimm of the Swanson agency in Chicago as the leader.

In the afternoon there will be an agency training seminar for general agents and supervisors led by H. C. Chaney, director of field training. In the evening will be the homecoming dinner and an address by Dr. Anton De-



WANTED This Man

He KNOWS that he is going places in the life insurance business.

He knows the business, and he knows himself.

He is now ready to step up to larger opportunities, larger earnings, a larger place in the life insurance world.

If you are this man, there is an interesting proposition awaiting you at American Mutual Life. Write us.

**American
Mutual Life**
Insurance Company

FOUNDED IN 1897

Des Moines, Iowa

THE MANUFACTURERS LIFE

The Institution of Life Insurance can be proud of the fact that the service it provides is truly representative of the democratic way of living.

In it free men associate themselves voluntarily for the purpose of obtaining economic security. Through it the ties, ideals and traditions of family life are strengthened and protected.

INSURANCE IN FORCE, 604½ MILLION DOLLARS
(Including Deferred Annuities)
ASSETS, 190 MILLION DOLLARS

INSURANCE COMPANY
HEAD OFFICE
TORONTO, CANADA
Established 1887

meetings are San Angelo, May 25-29 and Dallas June 8-12.

Mr. Whitehead also will conduct a two weeks school of instruction for Oklahoma agents in Oklahoma City beginning June 15 and an educational and sales training meeting at the summer camp get-together of the L. C. Mersfelder agency of Oklahoma at the Sequoyah Club near Tahlequah, Okla., accompanied by Mr. Arnold.

American National Roundup

A regional convention of the managers and general agents of American National in Missouri, Kansas, Nebraska, Minnesota, Indiana, Illinois, Michigan, Arkansas and Kentucky will be held in St. Louis May 21-22.

Alliance Life Sales Clinics

Sales clinics for various mid-western agencies of Alliance Life are being held during May and June. The first was at Champaign, where Agency Director B. T. Kamins presented F. L. Noel, general agent, with a certificate in

recognition of the agency's production of in excess of \$1,000,000 in 1941. On May 22 a similar clinic will be held at Cedar Rapids for the Iowa agencies, and the Michigan clinic is tentatively scheduled for May 22 at Lansing.

General American Tex. Roundup

General American Life is to hold its annual Texas Roundup at Camp Walde-mar May 22-23. About 60 leading salesmen at St. Louis and from all parts of Texas will be honored. Jack T. Lynn, vice-president in charge of agencies, and other home office representatives will be present. The meeting is under the direction of E. E. Dale, supervisor of Texas agencies.

N. Y. Life Has Wyoming Rally

Wyoming agents of New York Life held a meeting in Cheyenne. J. Paul Monson of Cheyenne, in charge of the state, presided. F. A. Wickett of San Francisco, vice-president, and Sterling W. Sill, Salt Lake City, regional supervisor, attended.

LIFE AGENCY CHANGES

Adams Is General Agent of Volunteer State in Memphis

Fred C. Adams has been named general agent of Volunteer State Life in Memphis, Tenn. He and J. M. Smith, who also is general agent for the company at Memphis, will share offices in the Commerce Title building. Mr. Smith expects to devote his time hereafter to handling his personal clientele, while Mr. Adams will build an agency.

Mr. Adams has had many years' experience. He entered life insurance with Equitable Life of Iowa, where he made an enviable record as a personal producer, then for several years was assistant superintendent of agencies of Indianapolis Life.

In 1939 he became general agent of Lincoln National Life in Dayton, O. Starting practically from scratch, in three years he built that agency to one of the top ranking ones in the company. In 1941 his agency paid for more than \$1,500,000.

Revise Atlantic's Va. Setup

Horace F. Sharp, new state manager of Atlantic Life in Richmond, has moved from the Mutual building to the home office building. The company re-

Takes Regina Post

E. J. Dunfee, who becomes manager of Canada Life for Saskatchewan, with headquarters in Regina, is well known in insurance and financial circles in western Canada, where he has lived for 30 years. Last year he was provincial vice-president for Saskatchewan of the Life Underwriters Association of Canada.



E. J. Dunfee

In the recent Victory Loan campaign he served as provincial chairman of the employe and continuing sales committee.

cently terminated its contract with the Atlantic Agency, which had been headed by Mr. Sharp since the death of A. O. Swink early this year.

W. N. McCord, agency director for the District of Columbia, with headquarters in Washington, who had been reporting to Atlantic agency, will hereafter report direct to the home office. R. L. Dobie will continue as general agent at Norfolk. District agents at other pivotal points in Virginia will be known hereafter as managers of their respective territories. Among these are R. C. Knight of Boykins and L. S. Nottingham of Lynchburg.

Hillers Named in Ogdensburg, N. Y.

J. Hillers has been appointed general agent of Connecticut General Life Insurance Company in Ogdensburg, N. Y. He succeeds Irving I. Chase, resigned. Mr. Hillers was born in Danbury, Conn., was graduated from Norwich University, Northfield, Vt., in 1922, and before joining Connecticut General in 1933, for 10 years was in the marble business in Vermont.

Occidental Names McWhirter

D. B. McWhirter, who served Reliance Life as cashier in San Antonio and St. Louis, and more recently as district manager in San Antonio, Tex., has been appointed San Antonio general agent of Occidental Life of California with offices at 530 Milam building.

Simpson Has Broad Experience

Eugene Simpson, who was recently appointed Dallas manager of Acacia Mutual Life, has been engaged in the life insurance business as a personal pro-

Since January 1, 1939
the Manhattan Life
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Companies by insurance
in force.

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Insurance Company

Founded 1850

120 West 57th Street

New York, N. Y.

In New Post



E. W. Schedler

E. W. Schedler, who has been named general agent of American Mutual Life at Stillwater, Okla., lately has been with Occidental Life at Davenport, Ia. For about 14 years he was engaged in life insurance work in the Philippines and the Orient, being connected first with Insular Life of Manila and then with Occidental Life.

THE COLUMBIAN NATIONAL
LIFE INSURANCE COMPANY
of Boston, Massachusetts

A good General Agency company

We have all the tools necessary
to build a successful agency



A New England Institution

ducer and field supervisor since 1933. His personal production has run more than \$250,000.

Ellis Named at Bakersfield

Kellogg Van Winkle, Los Angeles manager of Equitable Society, has appointed Michael Ellis district manager for six counties, with headquarters at Bakersfield, Cal. He will specialize on Equitable's assured home owners plan.

Oliphant Joins Manufacturers

J. Stanley Dey, Newark manager of Manufacturers Life, has appointed Robert M. Oliphant as agency assistant. He has been in life insurance in New Jersey since 1938.

Kay Named in Birmingham

Life & Casualty has appointed J. E. Kay district manager in Birmingham. He has been in charge of the Tuscaloosa, Ala., office for 5½ years. He started with the company in Birmingham 17 years ago.

AGENCY NEWS

Hays & Bradstreet in Lead

Hays & Bradstreet, Los Angeles general agents of New England Mutual Life, ranked No. 1 in volume of paid business for the first four months of 1942. G. Nolen Bearden of that agency tied for first place for volume leadership for April in the Million Dollar Round Table.

Stage "Tri-Angler" Contest

KANSAS CITY—The third "triangler" contest among the John L. Watts, Chicago; Rex Rafferty, St. Louis, and Robert E. Watts, Kansas City, general agencies of Pacific Mutual Life is being staged, ending June 10. Agents qualifying will attend an outing at Lake Geneva, June 11 for four days. The R. E. Watts agency won the first year and the J. L. Watts agency the second.

New York Life Policy in Oklahoma

OKLAHOMA CITY—Nearly 100 Oklahoma agents of New York Life met here at a meeting in charge of E. G. Bewley, supervisor of agencies. Charles J. O'Connell of the home office agency service department outlined "Sales Plans for Today." Miss Margaret Willour spoke on "Women as Prospects"; E. L. Rhodes, Barnsdall, on "Defense Workers as Prospects" and D. T. Morton on "Plans for Prospecting Farmers."

Toussaint Named in N. D.

Occidental Life of California has appointed M. H. Toussaint general agent for North Dakota, with offices in the Merchants National Bank building, Fargo. He is now president of the North Dakota Life Underwriters Association.

Shortly after leaving school he entered life insurance as an agent of Midland National of Watertown, S. D. In 1936 he joined the Penn Mutual as an agent in Fargo and recently has been spending a large portion of his time in supervisory activities.

Shift N. J. Congress

NEWARK—The sales congress of the New Jersey State Association of Life Underwriters will be held in the Robert Treat Hotel, Newark, June 5, instead of Asbury Park, N. J., as originally planned. The change has been made on account of transportation difficulties and for the purpose of saving rubber and gasoline. There will be morning and afternoon sessions, with a banquet in the evening.

Emery Greunke, local agent at Appleton, Wis., and district agent of Central Life of Iowa has been appointed chief of the fire department there.

NEWS OF LIFE ASSOCIATIONS

Brock Is President in San Francisco

SAN FRANCISCO—William H. Brock, Jr., San Francisco manager of Union Central Life, has been elected president of the San Francisco Life Underwriters Association. Robert A. Davies, New York Life, is vice-president and Mrs. Jeanette Van Slyke, Pacific Mutual Life, secretary-treasurer. New directors are Homer E. Anderson, New York Life; Elwood T. Starbuck, Bankers Life; Edward Robinson, R. M. Great-house, Connecticut General, and R. E. Wood, Phoenix Mutual.



W. H. Brock, Jr.

Mr. Brock has been a director two terms and has always been active in organization affairs. He started in 1936 with Aetna Life, became assistant general agent of Union Central in 1938 and general agent in 1939. Before entering insurance he was with the Union Oil Company of California.

Fotheringham Is Named President at Utah Parley

SALT LAKE CITY—T. W. Fotheringham, Metropolitan Life, Ogden, was elected president of the Utah Association of Life Underwriters at the annual meeting here. A. M. Jacobs, Pacific National, Provo, is first vice-president; Othello Hickman, Pacific National, Logan, second vice-president; W. B. Furman, Prudential, Salt Lake City, third vice-president; Max Rasmussen, Metropolitan Life, Salt Lake City, fourth vice-president. The president will select the secretary-treasurer.

Over 225 attended the annual sales congress sponsored by the Salt Lake City association.

Clinic on "Toughest Problem"

J. W. Lawrence, Prudential, presided. A sales clinic, "Answering Today's Toughest Problems," was an outstanding feature. Participants were: J. E. Rutherford, Seattle general agent Penn Mutual and National association trustee; H. J. Syphus, superintendent of agencies Beneficial Life; H. M. Wright, C. H. Price and Joel Richards, President Frank Mozley, Beneficial Life, presided at the luncheon. C. R. Marcusen, president, and N. L. Morris, secretary Pacific National Life, and members of the Veteran Deans' Club were introduced.

W. B. Furman, assistant ordinary manager Prudential, president Salt Lake City association, presided in the afternoon, with J. H. Tomlinson, Prudential superintendent, in charge of the program. Mr. Rutherford spoke on "Keep 'em signing," and Grant Taggart, California-Western States Life, Cowley, Wyo., vice-president National association, discussed "Life Insurance Defends Our Nation." Commissioner Carlson spoke.

E. F. Hughes New President of Virginia Association

ROANOKE, VA.—At the annual meeting here of the Virginia Association of Life Underwriters, Eugene F. Hughes, Newport News, Peoples Life, D. C., was elected president. He was chosen over Ben Simon, Lincoln National Life, Norfolk, who had been proposed for the presidency by the nominating committee. Mr. Hughes succeeds E. Dudley Colhoun of Roanoke. Vice-presidents elected are: Winston Wynne, Newport News; A. M. Hundley, Roan-

oke; C. C. Nelson, Petersburg; D. Conrad Little, Richmond.

Dr. E. G. Simmons, executive vice-president of Pan-American Life, said life insurance has done and will continue to do its part in supporting the government, not only by purchasing tremendous amounts of government securities but by acting as representatives of the government in placing additional issues of bonds with the public. Life companies paid \$125,000,000 in taxes into the federal treasury in 1940 and the new taxes will increase this sum by \$30,000,000 in 1942.

Think of Clients First: Bowles

Selling life insurance is an unselfish occupation, Commissioner Bowles of Virginia asserted. While a life agent must in a limited sense think in terms of volume and quotas and production, the commissioner said, his primary consideration should be unselfishness in thinking of the future of his clients, the protection of beneficiaries and the ways and means by which dollars can be used in alleviating suffering and misfortune in the future.

Other speakers included: John A. Witherspoon, John Hancock, Nashville, president National association; Howard C. Lawrence, Newark general agent Lincoln National Life; Clancy D. Connell, Provident Mutual, New York, and W. H. Andrews, Jr., Jefferson Standard, Greensboro, N. C., both National association trustees.

Brennan Slated for Next President in Chicago

The annual meeting of the Chicago Association of Life Underwriters will be held June 16, when if precedent is followed James H. Brennan, general agent Fidelity Mutual, will be installed as president.

Directors met this week and elected George Huth, general agent Provident Mutual, as national committeeman. This was in recognition of his great energy and accomplishments as chairman of defense bond sales and co-chairman of the recent sales congress. P. B.

Hobbs, agency manager Equitable Society, retires as national committeeman after 10 years' service.

A feature of the annual meeting will be the attendance of all the past presidents since 1913 who are able to be present. They will be seated at the speakers' table and will be introduced by W. N. Hiller, retiring president.

Life Men Play Essential Role, Fischer Declares

BIRMINGHAM, ALA.—Speaking at a joint meeting of the Birmingham Association of Life Underwriters and the Birmingham Chamber of Commerce, Chester O. Fischer, vice-president Massachusetts Mutual Life, declared that "back of this whole program of victory there must be assurance that our cause is right and that as we fight we preserve the cause for which we fight." Mr. Fischer, in Birmingham for a regional convention of his company, was introduced by Frank Drake, north Alabama manager Massachusetts Mutual.

"While we engage in this tremendous program of war goods production we must preserve and maintain these underlying institutions which assure individual and home solvency and security," Mr. Fischer pointed out. Among these fundamental institutions "are freedom of enterprise, freedom of the press, freedom of religion, a sound educational system and the benefits of life insurance."

"Therefore all of us who are engaged in tasks of promoting and perpetuating the services of those institutions are engaging in a highly useful and patriotic work. If and when the call comes for anyone of us to engage in direct military service we are willing and ready to go. Meanwhile, we serve well by carrying on to the limit of our ability and energy in the work of these useful institutions which we serve."

Md., D. of C. Sales Congress in Baltimore May 15

The sales congress of the Maryland and District of Columbia Life Underwriters Associations will be held May 15 at the Lord Baltimore Hotel, Baltimore.

Leonard V. Godine, president of the

..NOW IN OUR 63rd Year WITH THE GREATEST GAIN IN OUR HISTORY

Providing all popular policy forms • Liberal dividends • Reasonable premium rates • Licensed in 21 states including New York • Lutheran Mutual invites your inquiry • Investigate today.



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HOME OFFICE . . . WAVERLY, IOWA

1907 Thirty-Fifth Year 1942
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MISSOURI INSURANCE COMPANY

"An Old Line Legal Reserve Life Insurance Company With
\$16,000,000 Insurance in Force"

J. C. West
President

Home Office
St. Louis, Mo.

Established
1907

Baltimore association, will open the congress, which will have as its theme, "Today's Responsibilities and Opportunities."

Morning speakers will be I. S. Kibrick, agency assistant New York Life, Brockton, Mass., on "Life Insurance in This Changing World;" Senator Tydings of Maryland, who will be introduced by Commissioner Gontrom, and Milton F. Jones, assistant supervisor agency field division Travelers, on "Life Insurance Possibilities for 1942."

In the afternoon Claude L. Benner, vice-president Continental American Life and well known economist, will discuss "What Can We Expect of Tomorrow?" Irvin Bendiner, New York Life, Philadelphia, will answer the question, "Can Life Insurance Help to Win This War?" Paul Speicher, R. J. R. Service, will speak on "Is the Truth So Hard to Believe?"

Harry N. Stadler, Travelers, Baltimore, is general chairman of the congress, and Ernest J. Clark, Jr., John Hancock, Baltimore, chairman of the speakers committee.

Provide Speakers for Schools

KANSAS CITY—The program for providing speakers on life insurance in schools of the Kansas City area has reached the stage of coordinating volunteer speakers' time with school dates. As a result of the preliminary work by the committee of the Life Underwriters Association of Kansas City 42 requests from grade and high schools have been received for talks. Paul C. French, manager New York Life, chairman of the Kansas City committee, also is a member of the state association's committee, of which Jess Moore, Mutual Life, Springfield, is chairman. Especially good results have been obtained along this line in Missouri, which have been highly commended at National association meetings.

Annual Dinner of N. D. Group

FARGO, N. D.—The North Dakota Life Underwriters Association held its annual spring dinner meeting here with 75 attending. M. H. Toussaint, general agent Occidental Life, president, was master of ceremonies.

Dan Mason, educational instructor for Equitable Society, spoke on "The Importance of the Life Insurance Agent in Relation to the War Effort."

H. O. Anderson, manager Great-West Life, discussed the report made by the National association leaders to the ways and means committee in Washington on insurance aspects of the 1942 tax bill. A motion was passed urging association members to write personal letters to Congressmen to give consideration to the recommendations made in the recent testimony. A letter is also being sent to Charles J. Zimmerman, general agent Connecticut Mutual, Chicago, and chairman of the committee on federal law and legislation, commending him and the committee on their splendid work.

Walter Leonard Correction

THE NATIONAL UNDERWRITER in reporting the annual meeting of the Kansas Association of Life Underwriters identified incorrectly the newly elected president, Walter Leonard. Mr. Leonard is district manager at Manhattan, Kan., for General American Life.

Frey Discusses Business Cover

Business insurance has a strong appeal for both the large and small business, whether partnership, close corporation or sole proprietorship, and deserves a prominent place in the selling programs of life men. C. J. Frey, manager of the Erie agency of Mutual Life of New York said at a meeting of the DuBois (Pa.) Life Underwriters Association. Business coverage protects a man's family as well as his business.

In every town or city of any size there are literally hundreds of partnerships and small close corporations whose members are logical prospects for the use of life insurance for this purpose, he said. In handling business insurance salesmen

must only know how to interpret the prospect's needs. He doesn't create the need. He discovers it. He doesn't seek to awaken desires; he aims to satisfy old ones.

The same arguments can be used in selling business insurance partnerships and close corporations owned by a few individuals, he said.

Zimmerman in Los Angeles

LOS ANGELES—Charles J. Zimmerman, Chicago general agent Connecticut Mutual Life and chairman legislative committee of the National Association of Life Underwriters, spoke before meetings of the Los Angeles association and Life Insurance Managers Association.

President Charles E. Cleeton, of the Los Angeles association named Leon A. Soper, general agent Phoenix Mutual Life, chairman of the nominating committee.

At the managers' meeting Dwight L. Clarke, executive vice-president Occidental Life, head of the insurance section of the U. S. O. fund drive, outlined his plans.

Hedges Talks in Oklahoma

Herbert A. Hedges, Kansas City general agent Equitable Life of Iowa and secretary National Association of Life Underwriters, spoke to the Oklahoma City and Ponca City associations this week and will address the Enid association on May 15.

Corpus Christi, Tex.—New officers are: Roy J. Hebert, Great Southern Life, president; Paul Englehardt, Connecticut Mutual Life, vice-president; George McIlheran, Great National Life, secretary-treasurer.

Jewel Dittmer, retiring secretary, was presented a \$25 defense bond.

Houston, Tex.—The entire roster of 200 members will be on the ballot for the selection of new directors. The six receiving the largest number of votes will be elected.

Dallas—Harry M. Roberts, Reliance Life, now vice-president, heads the slate of proposed officers to be voted on at the annual meeting the last of this month. Other nominees are: Vice-president, Charles E. Seay, Southland Life; treasurer, Lyman E. King, Minnesota Mutual Life; secretary, J. Max Spangler, Kansas City Life; state committeeman, J. A. Foster, National Life & Accident; directors: Morton Bigger, Southwestern Life; Miss Cora Dulaney, Great National Life; Sol Minzer, California-Western States Life, and John L. Burke, Travelers.

Toledo, O.—Charles F. Sprague, State Life of Indiana, has been elected president; R. E. Florian, Penn Mutual Life, first vice-president and Robert Copic, Prudential, second vice-president. New trustees are Burdette Baldwin, Massachusetts Mutual, W. L. Githens, Prudential, and Caleb L. York, Equitable Society. Paul O. Day is retiring president.

Kern County, Cal.—More than a dozen Los Angeles men attended the initial meeting at Bakersfield. H. G. Saul, John Hancock, president California association, had charge of the program. John

R. Mage, Northwestern Mutual Life, spoke on the "Value of the Life Underwriters Association to Its Members"; Henry Persons, Travelers, on "Building Prestige," and Troy Zigler, Prudential, on the "Value of the Social Security Approach."

Trenton, N. J.—Michael N. Chanalis, general counsel of the Northern New Jersey Association, will speak May 18 on "The Cost of Dying."

San Antonio, Tex.—G. V. Jackson, Lincoln National Life, was elected president at the annual meeting. Lewis Russell, American National, is vice-president; A. J. Ballard, Minnesota Mutual Life, secretary; J. I. Jordan, Amicable Life, treasurer; and Al Warner, Franklin Life, W. C. Abbey, Connecticut General Life, W. P. Fogarty, Jefferson Standard Life, and Julian Blair, Aetna Life, new directors.

Earl C. Pollard, vice-president and manager Great American Life, spoke, urging unity, vision and courage.

Jesse N. Fletcher urged industrial agents to join with the ordinary men in the association and aid in the elimination of cut-throat competition. President O. L. Butler asked for volunteers in the salary allotment war bond campaign.

Scranton, Pa.—W. S. Tiffany, president-elect Pennsylvania Association of Life Underwriters and past president Scranton association, will speak at a meeting here June 5. A life insurance quiz was held at the last meeting following a buffet supper. President W. J. Richards presided. The chairman of the quiz was Charles Hoffecker, who was assisted by Walter Duffy as quiz master. A. L. Weeks, vice-president, spoke on "What the Underwriters Association Has Done for the Underwriter."

Kankakee, Ill.—Lorraine M. Sinton, sales promotion manager of the Cook general agency of Mutual Benefit in Chicago, addressed a dinner meeting Thursday night, on "Wives Have a Part in Prestige-Building, Too." Several years ago Miss Sinton wrote a valuable life insurance book on "Practical Prestige Building."

Topeka, Kan.—Laird Dean, president Merchants National Bank, spoke on "What Will the War Do to the Life Insurance Business?"

May Is "Chace Month"

Prudential has designated May as "Chace Month" in honor of George H. Chace, vice-president in charge of ordinary agencies. The slogan is "A Call for Volunteers to Use Salesmanship Safeguarding American Homes."

Equitable's Women Leaders

The Equitable Society publishes its leading women agents in paid production for the first quarter, as follows: (1) Miss L. L. Hedden, H. H. Wilson, New York; (2) Mrs. S. B. Smith, Wheeling; (3) Mrs. T. S. Templeton, Miner, New York; (4) Miss H. R. Kuhn, Miner, New York; (5) Mrs. A. P. Wilson, H. H. Wilson, New York; (6) Mrs. E. J. Murray, Pasco, Raleigh; (7) Mrs. A. M. Barclay, Van Winkle, Los Angeles; (8) Miss Sara Frances Jones, Lustgarten, Chicago; (9) Miss H. M. Zepp, Reno, Chicago; (10) Mrs. Curtis S. Fray, Embury, Kansas City.

CHICAGO

ILL. FEDERATION PARLEY

The directors of the Insurance Federation of Illinois held a well attended luncheon meeting in Chicago the other day with E. V. Mitchell of Continental Casualty and Continental Assurance, the new president, presiding. Several of those on hand were downstate directors of the Illinois Association of Insurance Agents who were in the city the same day for a meeting of the board of that organization.

DEPARTMENT OFFICE TO MOVE

The Chicago office of the Illinois department will be moved May 15 to Room 2400 Board of Trade building. Many hearings and conferences will be held there which formerly were held in Springfield. Space for holding examinations for agents and brokers licenses conducted by H. Walter Hanson, Jr., supervisor license division, will be provided in the new quarters. Arthur G. Smith, deputy, is in charge of the Chicago office.

TWO TAKE PART IN FORUMS

C. J. Zimmerman, Chicago general agent of Connecticut Mutual and past president National Association of Life Underwriters, will address the Women's Finance Forum of that city at a meeting May 28, taking part in a round-table discussion of "Your Money Today and Tomorrow." C. C. Wood, Equitable Society, will take part in a panel discussion of "Loan Values" at a meeting May 19 of the Chicago chapter of the Society of Residential Appraisers.

INSURANCE COMMITTEE TO MEET

The insurance committee of the Illinois Chamber of Commerce held a luncheon at the Union League Club, Chicago, Thursday of this week. L. D. Cavanaugh, president of Federal Life of Chicago, is chairman of the division and R. M. Clark, vice-president Continental Casualty, is chairman of the executive committee. The executive committee consists of T. H. Cannon, head of the Catholic Order of Foresters, Chicago; Mr. Cavanaugh, J. C. Harding, vice-

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president Springfield F. & M., Chicago; G. A. McKinney, executive vice-president Millers Mutual Fire of Alton; G. F. Manzelmann, president North American Accident; G. H. Moloney of Chicago, vice-president Hartford Accident; J. H. Norton, Chicago, president Illinois Insurance Brokers Association; S. A. Rothermel, Moore, Case, Lyman & Hubbard, Chicago; Chase M. Smith, counsel Lumbermen's Mutual Casualty; C. B. Stumes, Penn Mutual Life, Chicago.

Other members of the insurance division are Vice-president Henry Abels, Franklin Life, Springfield, Ill.; O. E. Aleshire, president Modern Woodmen, Rock Island; C. F. Axelson, Chicago, Northwestern Mutual Life; H. A. Behrens, chairman Continental Casualty; A. M. Blumenthal, secretary Chicago Board; C. M. Cartwright THE NATIONAL UNDERWRITER; R. A. Cavanaugh, secretary Illinois Commercial Men's Association; H. H. Cleaveland, president Bituminous Casualty, Rock Island; T. M. Coen, president Security Mutual Casualty, Chicago; Dr. E. F. Cumiskey, medical director Zurich; Roy L. Davis, Chicago, western manager Association of Casualty & Surety Executives; John D. Dill, Carbondale, Metropolitan Life; H. N. Douglass, manager New Amsterdam Casualty, Chicago; Wade Fetzer, Jr., vice-president W. A. Alexander & Co., Chicago; H. R. Gordon, executive secretary Health & Accident Underwriters Conference; B. H. Groves, Chicago, life manager Travelers; Fred M. Gund, Freeport, manager Crum & Forster; W. N. Hiller, Penn Mutual Life, president Chicago Association of Life Underwriters; H. P. Hostetter, president Mt. Carroll Mutual Fire, Mt. Carroll, Ill.; James S. Kemper, president Lumbermen's Mutual Casualty; George R. Kendall, president Washington National; E. V. Mitchell, general counsel Continental Casualty and president Illinois Insurance Federation; S. E. Moisant, Kankakee, Ill.; H. D. Moore, Stifel, Nicolaus & Co., Chicago; H. S. Moser, attorney, Chicago; Edward St. Clair, vice-president North American Accident; W. O. Schilling, manager United States Fidelity & Guaranty, Chicago; Donald A. Tripp, Belvidere, assistant secretary Illinois Mutual Fire.

I. H. CLENDENEN WITH READ

I. H. Clendenen has been appointed life manager of the R. I. Read General Agency of Chicago, general agent of Union Mutual Life of Portland, Me., for Illinois. For the past year Mr. Clendenen has been manager of the brokerage department of the Hazard agency of Home Life in Chicago. Prior to that he was Chicago brokerage manager of Continental Assurance for 3½ years. His earliest business experience was in the tax consulting office of Edwin G. Davies, in Chicago.

The Read office is also general agent for Homeland Fire and London & Lancashire Indemnity.

CHICAGO DIVISIONS MEET

Sol Sackheim, supervisor Schwemm agency Great-West Life, spoke on recruiting Thursday at a meeting of the Life Agency Supervisors Club of Chicago. A treasury representative addressed the Life Agency Group Supervisors division at a meeting devoted to discussion of sale of war bonds. George Brophy, Metropolitan Life, presided. A. S. Potwin, Connecticut Mutual Life attorney, Hartford, will discuss business insurance at a sales clinic Friday afternoon conducted by the Chicago Association of Life Underwriters. C. J. Zimmerman, Connecticut Mutual, is clinic chairman.

MANAGERS

Merrifield Now President of Oregon Managers Group

PORTLAND, ORE.—The Life Managers Association of Oregon elected as

directors J. E. Barry, Occidental Life; A. E. Gravengaard, Bankers Life of Iowa; I. E. Herwin, Metropolitan; C. F. Merrifield, Connecticut Mutual; E. A. Phillips, Oregon Mutual Life; F. A. Tatum, Manufacturers Life, and E. M. Ward, Business Men's Assurance. The board elected Mr. Merrifield president, Mr. Gravengaard vice-president and Mr. Phillips, secretary-treasurer. Retiring president is Horace H. Person, Penn Mutual Life.

Endorse California Amendment

Directors of the San Francisco General Agents & Managers Association unanimously endorsed the constitutional amendment which seeks to equalize insurance taxes in California, following a luncheon meeting at which S. L. Weinstock, deputy insurance commissioner, explained the proposed measure, and F. V. Keesling, president West Coast Life and president of the Insurance Federation of California, spoke in support of the legislation.

Lackey to Speak in Pittsburgh

George E. Lackey, Detroit general agent of Massachusetts Mutual, will speak at the meeting of the Agencies Committee of Pittsburgh on May 26.

Supervisors to Elect at Outing

The Life Supervisors Association of Northern New Jersey will hold its annual meeting and elect officers at the outing at the Crestmont Country Club, West Orange, May 19.

ACCIDENT

Outline Program for Bureau Parley

The program for the annual meeting of the Bureau of Personal Accident & Health Underwriters, which will be held June 5 at the Pennsylvania hotel, New York City, has been announced.

W. Franklyn White, superintendent of the accident and health department of Eagle, Globe and Royal, will open the program with his address as chairman of the governing committee. Dr. McLeod C. Wilson, medical director accident and group departments and life accident and group claim departments, Travelers, will discuss "Medical Phases of Accident Insurance." This will be followed by the "Underwriting Forum" conducted by Raymond Payne, assistant

secretary accident department of Travelers.

The afternoon session will open with reports by the secretary, treasurer, auditing committee, underwriting committee, of which Connecticut General Life, represented by George Goodwin, is chairman; statistical committee, Travelers, represented by E. S. Fallow, chairman; committee on standard manual and uniform classifications of risks, Aetna Life, represented by Logan Bidle, chairman.

Attorney Victor S. Cohen of the New York insurance department will speak on "Accident & Health Insurance Policy Forms from the Standpoint of the State Insurance Department Examiner." Resolutions on the deaths of Bertrand A. Page, John E. Ahearn and F. Robertson Jones will be presented.

Many important phases of the business and recent developments will be presented for discussion. The meeting will close with a luncheon of the governing committee.

O'Connor on Conference Program

One change has been made in the program for the agency management session at the annual meeting of the Health & Accident Underwriters Conference in Kansas City, May 25-28. J. M. Smith, Continental Casualty, who was scheduled to speak on "War-time Selling of Disability Insurance," will be unable to attend and E. H. O'Connor, Provident Life & Accident, has been secured to speak on "Women as Prospects."

Golf prizes will be presented at the golf dinner Monday night and the banquet Wednesday night will be entirely "speechless."

New West Coast Life Policy

West Coast Life of San Francisco has announced a new accident and health income continuance policy. It pays \$100 a month for loss of time for five years, with two-fifths partial for six months; 50 percent additional for hospital for five months, \$25 surgeon's fees for non-disabling injuries; \$1,250 to \$5,000 for specific losses and \$1,000 accidental death.

Hold Seattle Congress Friday

SEATTLE—An attendance of 200 is expected at the all-state accident and health sales congress here May 15. Fred C. Becker, Great-West Life, is general chairman. Featured speaker will be R. A. Brown of Los Angeles, one of the Pacific Mutual's leading personal producers, whose subject will be "Life or Accident or Both."

The rally will get under way with a luncheon at which Hugh S. Bell, general agent of Equitable Life of Iowa will

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preside. D. K. MacDonald of Carter, MacDonald & Co., who is president of the Seattle chamber of commerce, will give his observations of the war activity in Washington, D. C.

The afternoon will be given over to sales talks and demonstrations. W. N. Boyd, Aetna Life, will speak on "Time Rationing in '42" and Linus Pearson, Northern Life, on "Selling Accident Insurance the Easy Way."

Tribute to Carroll Day

KANSAS CITY—A memorial meeting for Carroll C. Day, late Oklahoma City general agent Pacific Mutual Life,

was held by the Kansas City Association of Accident & Health Underwriters. Robert E. Watts, Kansas City general agent Pacific Mutual, paid a splendid tribute to Mr. Day's leadership and philosophic view of life.

Walter R. Hoefflin, Pacific Mutual supervisor of agencies, also spoke, contributing one of Mr. Day's last expressions: "The highest reward that comes to a man for doing good work is the ability to do better work."

Secretary Lysle Kindig announced that the association now leads the National association, with nearly 100 members.

history of our country, he said, for mortality may be expected to increase.

He stressed calling the public's attention to the fine financial condition and service of legal reserve fraternal.

Society's \$100,000 Club in Meeting with Officials

The \$100,000 Club of Protected Home Circle was held in Pittsburgh. S. H. Hadley, society president, presided. This club is made up of field workers who write \$100,000 of business in a year. It was formed in 1939, in that year having eight members, nine in 1940 and 15 in 1941.

Officials of the field department at the home office took part in the discussions, including F. B. Mallett, supreme guide; Joseph Spencer, field director and Mrs. Cora F. Phillips, junior director.

Club members present included G. R. Moss, Pittsburgh; Ida Berwing, Sharon, Pa.; K. P. Beckman, Hubbard, O.; L. G. Simmonds, New Eagle, Pa.; C. P. Saylor, Hollidaysburg, Pa.; W. R. Lucas, Indianapolis; J. V. McCullough, P. B. Caldwell, Loretta S. Overmyer, W. H. Kleber, M. C. Schott and J. F. Cohagan, Cleveland; W. J. Clews, Girardville, Pa.; B. J. Kolb, New Castle, Pa., and Frank Y. Fittase, Harrisburg, Pa.

Special Sales Effort Is Being Made in May

Societies of the National Fraternal Congress in the remainder of May since the conclusion of National Fraternal Life Insurance Week are concentrating on building a "House of Protection" through novel sales promotional material that was prepared especially for this purpose.

Field representatives were supplied cards bearing a sketch of a home, perforated to be separated in several pieces. Each piece is being sent to the head offices with an application, the pieces

Mrs. Harris, Royal Neighbors Chairman, Dies in St. Louis

Mrs. Florence Harris, Muskogee, Okla., board chairman of the supreme



Mrs. Florence Harris

auditors of Royal Neighbors, Rock Island, Ill., and a past president of the Oklahoma Fraternal Congress, died in a hospital at St. Louis. She had been in failing health for 6 months.

For 34 years Mrs. Harris was

one of the

society's most prominent workers in the southwest and much of its progress in that section was due to her activities and leadership. She served as a supreme auditor since 1928. Entering the field work as a district deputy in 1916, she filled that post for five years and from 1921 to 1928 was Oklahoma state supervisor. She was 64 years old and was born in Maquoketa, Ia.

Funeral services were held Saturday in Muskogee. Her husband, Artha Harris, preceded her in death. Surviving are two daughters, Mrs. Mabel I. Herrick, St. Louis, and Mrs. Lola M. Stevens, Muskogee.

being assembled there into whole houses for each representative.

This activity is being pushed by C. D. De Barry, director of sales of Catholic Order of Foresters, as general chairman for the week's observance. Mr. De Barry reported in the initial effort the first two days this week in his society alone \$65,000 of new business was received and about 16 representatives had com-

LEGAL RESERVE FRATERALS

Life Insurance Is Anchor of Security

NIAGARA FALLS, ONT.—Fraternalism is certain of America's future, Alex O. Benz, president Aid Association for Lutherans and past president National Fraternal Congress, told the Canadian Fraternal Association in its annual meeting here. The fraternal benefit system, he said, is engaged in the battle to preserve the economic strength of the United States and Canada and the security of the home.

All thoughts turn now to action, Mr. Benz commented. The people are eager to express their devotion to country. Yet this depends upon moral and social strength of the citizenry as well as military and economic strength.

"The success of any defense effort of a country is dependent upon the strength and stability of its national economy," he said. "Basically, therefore, life insurance represents a most important and fundamental factor in national defense, because it adds most materially to the nation's economic strength and stability. It reduces the burdens of poverty and dependency, which might otherwise be a drain upon public budgets, and thus materially increases the amount of revenues for defense purposes."

Reserves Foundation of Nation

"Life insurance reserves are, indeed, the economic foundations of a nation. They make for a thrifty and productive people, who alone can be a strong people. Viewed from the standpoint of the social implications of life insurance, our countries are the unnamed beneficiaries of every individually owned life insurance certificate and policy."

"The very assumptions and ideals of democracy are involved in the plan of life insurance, particularly, in the plan of fraternal life insurance, because of their representative form of government and their more intimate sincerely concerned relationship with their members, and because of their proved effectiveness as a social stabilizing factor or influence."

"When today's emergency is over, the dollars which men and women save now through life insurance will contribute to another kind of national defense. Those dollars will constitute the potential purchasing power for goods and services people will want and sorely need, and thus assist in keeping the wheels of industry turning, and family bread baskets full, when the inevitable end of today's transient prosperity arrives. Then, as in similar situations in the past, will life insurance again prove itself as a beneficently contributing force toward a fuller measure of social security for every American."

"We must not only successfully protect our way of living, but all that is

near and dear to us must be saved also from a chaotic post-war situation. The very uncertainty of the economic future and our domestic problems make it obligatory on us to do now whatever it is possible to do to cushion the impact on business of our country which, as surely as night follows day, will follow the artificial stimulants to industry and trade which give such persuasive but deceptive appearance of prosperity."

"For such protection, there has been forged to our hands the weapon of life insurance. It constitutes cash reserves and solvency when we need them. It is an island of economic safety in a raging sea of social, economic and political changes. The life insurance organizations of America are the missionaries of the socially secured tomorrow."

Heaney Leaves Some Thoughts

Fraternalism in both the United States and Canada is doing its utmost to help preserve democracy, T. R. Heaney, president National Fraternal Congress, declared in a talk. Many changes and new problems are arising during the war and will be confronted after it is over.

"We will be faced with new economic conditions. Living conditions will require adjustments. A dollar after this war may not—in fact we are sure will not—have the purchasing power of the dollar of today."

Some Inflation Unavoidable

"We hope against inflation but we know it cannot be avoided entirely. In fact we are now suffering somewhat under its handicap. We know we face increase in taxes. Therefore we fraternalists must formulate a plan to help our people to program their needs."

Today there is greater need for insurance than at any other time during the

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"LET
FREEDOM
RING"
...Throughout
All Time!



SINCE its very origin, life insurance has been steadfastly "of, by and for the people." It has pledged itself to continue this democratic course throughout all time.

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* Legal Reserve Life Insurance

* For More than 46 years a vigilant champion of American Ideals.

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THE WOMAN'S BENEFIT ASSOCIATION

Founded 1892

A Legal Reserve Fraternal Benefit Society

Bina West Miller
Supreme President

Frances D. Partridge
Supreme Secretary

Port Huron, Michigan

TWOFOLD SERVICE BRINGS PROGRESS

Royal Neighbors of America was chartered in 1895 with a membership of 4,124 in 100 camps and insurance in force of \$576,000. Today the Society is one of the leaders in its field, figures of Jan. 1, 1942, showing: Membership, 502,373; camps, 5,967; insurance in force, \$354,739,493; admitted assets, \$84,273,554, and claims paid, \$116,399,691.

This progress is attributable to the Society's principle of twofold service—Protection and Fraternalism. This principle was firmly planted by its founders and has been a guiding light for 47 years.

In Protection and Fraternalism the Society has been alert to progress, offering legal reserve life insurance for the whole family, benefits of camp activities, financial aid from its fraternal fund for needy members and benefits of the Royal Neighbor Home to worthy members.

Protection and Fraternalism is a principle that is diligently guarded by

ROYAL NEIGHBORS OF AMERICA

INSURANCE PLUS FRATERNALISM



PROTECTS THE WHOLE FAMILY

SUPREME OFFICE

ROCK ISLAND, ILL.

Ahead There Lies Sacrifice for All of Us! But It's Our America—Let's Keep It Free!

We Have a National Unity Now
that Should Make Every American
regard It as a Privilege to Serve in Some Capacity,
His Country—the "Land of the Free."

LIFE INSURANCE COMPANIES ARE GIVING SERVICE

EQUITABLE RESERVE ASSOCIATION

Neenah, Wisconsin

For Field Work—Write H. A. Mitchell, Field Manager

pleted at least one house. It is anticipated the special material, which included three direct mail letters to be sent to representatives will serve to stimulate production considerably this month.

A Fraternal Week mass meeting at Peoria, Ill., was addressed by F. F. Farrell, N. F. C. manager, who substituted for Walter C. Below, president Fidelity Life. Mr. Below was called to attend the funeral in Iowa of A. R. Colvin, his society's field director.

"We are on active guard of American ideals," Mr. Farrell said. "All lodge doors are open to the Red Cross, and are sending service men candy and cigars, and many lodges are buying defense bonds with their surplus."

Equitable Reserve Wisconsin Association Elects Payne

Equitable Reserve held its Wisconsin state convention at Green Bay, Wis. Irving J. Payne, Eau Claire, was elected president of the state association. The other new officers are, vice-president, W. E. Thayer, Sheboygan; secretary, Miss Mayme Lacourciere.

Emil Waldow was general chairman and Howard Akey, association president, presided. Norton J. Williams, president Equitable Reserve, and several other officers gave talks. John S. Toversen of Fulda, Minn., was toastmaster at a luncheon. Between 300 and 400 delegates attended.

Oregon Governor's Proclamation

Governor Charles A. Sprague of Oregon issued a proclamation designating National Fraternal Life Insurance Week May 4-9. Mayor Earl Riley of Portland, chairman of the committee there; Grover A. Samuels, president Oregon State Fraternal Congress, and George H. Weber, Oregon manager of Macabees, Portland, state chairman for the week, conducted the activities and secured the proclamation from the governor.

Large Milwaukee Observance

MILWAUKEE.—National Fraternal Week was observed here under the auspices of the Milwaukee Fraternal Life Underwriters and Milwaukee Fraternal Congress. Kenneth Sansom, state manager of Macabees, was general chairman. B. M. Poss, general counsel Equitable Reserve, addressed a mass-meeting. Societies taking part included Ben Hur, Catholic Knights of Wisconsin, Degree of Honor, Federation Life, Modern Woodmen, Macabees, Mutual Benefit, Polish Association, Royal Neighbors, Woodman Circle and Woman's Benefit.

Catholic Knights to Meet

The biennial meeting of directors of Catholic Knights of St. George will be held at Scranton, Pa., May 24-26. Hotel Casey will be headquarters. L. W. Phillips of Scranton is general convention chairman. John Eibeck, Pittsburgh, supreme president, will address the convention.

Prudential Buys More Bonds

Prudential has purchased an additional \$50,000,000 of the new 2½ percent government bonds, due 1967, bringing to \$150,000,000 its subscription for the new issue since its offering May 6. This brings the company's holding of government bonds to \$1,339,067,000.

Prudential now owns more government bonds than were in existence on Jan. 1, 1917, when the gross federal public debt was \$1,226,954,000.

Clark Before State Farm Men

J. M. Clark, general agent of John Hancock Mutual Life in Peoria, will talk on "The Spending of the A, B, C, D and E Buyer" at a meeting in Bloomington, Ill., May 15 of State Farm Life agents in Illinois.

Fidelity Life Field Head Dies After Long Illness



A. R. COLVIN

Arthur R. Colvin, 53, agency manager of Fidelity Life, Fulton, Ill., died at Clinton, Ia., following a long illness. Funeral services were attended by officers of the society and many fraternalists.

Mr. Colvin was taken to the Clinton hospital several months ago to recover from an operation performed six months ago in St. Louis. He had been agency manager of Fidelity Life for 10 years.

He was one of the organizers and past president of the Fraternal Field Managers Association.

RECORDS

Equitable Life of Iowa—Paid annuity and life business for April was \$4,219,037, an increase of 2.2 percent over 1941. For the year to date the total is \$19,397,358, 6 percent gain. Life insurance in force has been increased by \$5,498,191 this year to \$624,218,225.

Business Men's Assurance—April was the 15th consecutive month in which business increased over the corresponding months of the previous year, and production for the first four months was 12.6 percent ahead of the like period a year ago.

Union Central—April paid for life business of Union Central gained about 5 percent over April, 1941, with \$5,174,575 total volume. For the first four months, paid total was \$26,542,861, a substantial increase. Total April business was \$6,817,515, and total for the four months \$37,011,591.

Much of the record was accomplished through use of the "pure protection" policy.

Thirteen agencies exceeded \$100,000 each in April. The Knight agency, New York, had \$1,516,208 paid for; Benson, Cincinnati, \$630,807; Shoul, Manchester, N. H., \$533,840; Zischke, Chicago, \$383,201; Boketel, Jr., Philadelphia, \$379,230. The Knight agency has \$11,620,720 total for four months, gain of about \$4,000,000.

Robert P. Fitch, Akron, O., produced \$126,000 paid for in April, putting him well along on his third million dollar year.

Grannis Speaks in Columbus

Maj. J. Douglas Grannis addressed the Life Managers & General Agents Association of Columbus Tuesday on "Factors in Solving Today's Problems." He is a former president of the Cincinnati General Agents & Managers Association and was general agent of Penn Mutual there before entering army service.

NEW YORK

HONOR P. W. COOK

P. Walter Cook, senior member of Goulden, Cook & Gudeon, general agents of Connecticut General Life at 80 John street, New York City, observed his 30th anniversary with the company.

Brokers contributed a substantial number of applications and 200 friends greeted him at a party. F. Hobert Haviland, vice-president, and George C. Capen, assistant superintendent of agencies, attended from Hartford.

Mr. Cook joined the agency, founded in 1904 by the late Charles J. Goulden, in 1912, when Connecticut General organized its accident department. Mr. Cook was selected to develop that field in greater New York. He was vice-president of Empire State Surety before joining Connecticut General, and did insurance newspaper work early in his career.

FRASER AGENCY RECORD

Fraser agency, Connecticut Mutual, had its fourth consecutive monthly gain in April, with \$674,105 paid for. For the year to date the figure is \$3,876,071 as against \$2,564,269.

U. S. LIFE RADIO PROGRAM

United States Life has signed with station WNEW, New York, for a series of 13 weekly broadcasts to augment its metropolitan advertising program. The program, "Memories in Music," is broadcast Saturday nights from 9:35 to 9:45.

United States Life will feature its accident and health policies as a test of the effectiveness of radio in promoting this type of insurance.

Minn. Taxes Up \$235,000

ST. PAUL — Insurance companies paid in 1941 a total of \$2,116,047 in taxes in Minnesota, State Treasurer Schmahl reports. This was an increase of \$235,586 over 1940.

Central Illinois representatives of Massachusetts Mutual Life attended the monthly meeting of the Reuling & Williamson agency in Peoria.

Texas Round Table Has 89 Qualifiers for 1942

DALLAS—The 1942 Leaders' Round Table sponsored by the Texas Association of Life Underwriters has 89 qualified members. Southwestern Life qualified 30 agents, the greatest number, it was announced by Charles E. Seay, Southland Life, Dallas, chairman of the leaders' group. Southland Life was second with 13 and the Great Southern Life third with 9.

Houston is the leading city in membership with 27, Dallas second with 22 and Fort Worth third with six.

The Leaders' Round Table will hold its annual meeting at Lubbock June 4 in connection with the annual meeting of the Texas association. The banquet speaker will be Dan Moody, former governor and a candidate for the Democratic nomination for United States senator.

Assessment Companies in Illinois Form Association

Several Illinois assessment legal reserve life companies, which have been specializing in writing family group policies, have formed an association, and have engaged Frank W. Young, former deputy of the Illinois insurance department, as censor to review policy forms, advertising and underwriting practices.

Purpose of this organization is to have member companies use a more or less standard form of policy, standardize their advertising and radio programs, and generally promote the sale of family group life insurance on a sound basis.

Many changes in the policy forms used heretofore have been effected, such as limiting the age to 65, increasing children's benefits, and in general clarifying all policy provisions so that they will be clear, concise and understandable.

The following are members of the association: Bankers Life & Casualty, Crown Life, Pilgrim Life, Pioneer Life, Prudence Life, Publix Life, Marquette Life, Union Life and Westminster Life.

Mr. and Mrs. J. F. Fouch announce the marriage of their daughter, Bettie Frances, to M. B. Roberts, secretary and actuary of the Great American Life of San Antonio.

MUTUAL TRUST LIFE INSURANCE COMPANY

HOME OFFICE
CHICAGO



FIELD BUILDING
ILLINOIS

"As Faithful as Old Faithful"

A PIONEER IN JUVENILE INSURANCE—POLICIES "JUST LIKE DAD'S"

Many life underwriters failed to appreciate that their clients had children—or that children are an important and indivisible unit of the family—until the Social Security Act was passed.

Agents of Mutual Trust have been writing children (without military restrictions) for more than a quarter of a Century and many holders of such policies are now in the armed forces. One of them gave his life for his Country at Pearl Harbor.

POLICIES TO FIT EVERY LIFE INSURANCE NEED FOR BOTH SEXES FROM DATE OF BIRTH TO OLD AGE.

Nothing Better in Life Insurance

Sales Ideas and Suggestions

Realism and Energy Demanded in Facing War Time Job

Unless life agents grasp the significance of certain realities such as the economic and social trends of the country in wartime, they will be sunk, Earl M. Schwemm, Chicago manager Great-West Life, declared in a talk before the Calumet Life Underwriters Association at Gary, Ind. The kind of a job life agents do will have a very important effect on the future of the life insurance business, he said.

One of the greatest jobs the institution ever has faced, Mr. Schwemm stated, is to divert purchasing power from durable goods into savings and services and thus help in the effort to avoid or minimize inflation.

Greatest Opportunity for Service

"Never before did a country so badly want its citizens to save, to buy defense bonds, to pay income taxes, to take money away from the purchasing power of the public," he said. "It won't be long until income can be used only for food, clothing, taxes, defense bonds and savings. There is to be a great opportunity for life insurance sales, and, at the same time, a chance to serve our country in fighting one of our gravest internal problems.

"But the opportunity must be grasped, otherwise the government to a greater degree will increase taxes, pass payroll taxes, provide for forced savings legislation.

"Besides aiding in the stopping of inflation, this saved money will serve as a guard against deflation. Now is the time to be out selling this idea to the public.

"There must be a new tempo in the life insurance business comparable to war tempo. The agent must have a fighting spirit. He must realize more than ever the value of his time and its proper use. The war should give a new meaning to the value of time. All of us must discipline ourselves, plan our work at home in the evening.

Large Supply of Tools Ready

"Today life insurance men have new offensive tools to work with. Social security is the best approach we have today to the average prospect. A simplified life insurance program in connection with social security benefits is the ideal tool for the time.

"Even today four out of five men have not properly set up their life insurance to guarantee its maximum benefits. This is the best merchandising plan of life insurance today, barring none.

"The tax situation is an excellent ally for insurance men. Due to the fact that income taxes have greatly increased in the last few years, it is necessary for people to have a greater amount of life insurance for cleanup purposes. This requires the rearranging of existing programs or the purchase of additional insurance. Many of our policyholders with insurance programs have not enough insurance set aside for cleanup purposes even to pay the income tax, to say nothing of the other requirements. It is important that this be brought to the attention of prospects and clients. Remember, the biggest income tax is due in the year there is no income.

Taxes Strike Little People Too

"In regard to estate taxes, people don't have to be wealthy today to have a fairly substantial federal estate tax due at their death. Where insurance is to be used for tax purposes the proceeds

should be left with the company at interest, giving the beneficiary the right to withdraw. In providing funds for estate tax purposes, many people who have a given amount of cash or securities on hand could double their value by buying single premium life insurance.

"More and more the public will come to realize that life insurance is becoming a necessity as an estate protector in addition to its important function as estate creator.

"You will find many people today willing to own at least \$40,000 of life insurance due to the fact that this amount of insurance when payable to a named beneficiary is exempt from federal estate tax. In practically all states there is no state inheritance tax regardless of the amount of insurance owned, if it is payable to a proper beneficiary."

Another Avenue to Sale

Mr. Schwemm said many people when the matter is explained will be glad to use the annual gift tax exemption in providing funds for insurance or annual premium annuities on the lives of wife or children. Another field is employer-employee plans in corporations, such as pension and bonus trusts, profit sharing plans, contributory salary savings and group insurance.

Juvenile insurance, he said, has taken on a new meaning in today's market. There has been a definite increase in the number of women buyers of insurance from a percentage standpoint and this trend will be greatly accelerated due to present war economies, with more women in the business world and at a higher wage level. Then there are key men insurance and partnership insurance. Many corporations are being changed to partnerships because of the present tax structure and partnerships are very logical prospects for life insurance due to their legal background.

Urges Human Approach

However, fundamentally the job facing the life agents is to work on problems affecting humanity due to present day economics and then solve them by means of life insurance. The great pressing problem before the average man is that of accumulating an estate.

"What is the possibility of accumulating an estate today under present day economics?" he asked. "First take your professional man a generation ago, age 30 or 35 earning, say, \$10,000 a year. His assurance of an estate was very bright. Say he had a net saving annually after fixed charges of \$4,000. This \$4,000 could be invested in general property which normally showed appreciation in value in spite of one's inexperience in investment matters, due to an expanding economy, growing cities, high birth rates, new industries, high interest rates, etc. Or he could invest in securities or equities at 6 percent with good possibilities of appreciation. There was no income tax to cut into his savings after fixed charges.

Picture Now Much Changed

"Now take the professional man of 1942, age 30 or 35, with a \$10,000 income and with fixed charges, say, of \$6,000 with \$4,000 over. In the first place there will be an income tax of about \$2,500. This leaves only \$1,500 compared with the other illustration of \$4,000. But what of the \$1,500? Dollars don't earn much today—3 percent—and they don't buy as much as they used to. Our economy is

different today, with low interest rates, intensive development rather than expansive development, low birth rates, a marked increase in the average age, etc.

"Aside from all the restrictions on outside investments even if successful, the tax on the invested income cuts down greatly the possibility of accumulation. Income return is cut down by the percentage of the individual's top income tax bracket.

"The first economic principle, then, that we want definitely established is that individuals must more and more turn to life insurance as their sole plan of accumulation and investment, because in the first place life insurance is an estate maker, and secondly it takes less annual savings through life insurance than any other method to provide retirement income. Then at retirement by the life insurance method there are many tax advantages.

Two Important Points

"If income is taken at maturity there is no income tax on profits, that is, the difference between the maturity cash value and deposits made, and then only do we have to report as income 3 percent of the purchase price rather than the total income received. Both of these points are of increasing importance as income tax rates continue to increase.

"In addition to the estate creation feature and the retirement feature of the life insurance methods, we have in this type of property all the transfer advantages in event of death. Consequently due to the present tax program and to our present economic situation, it is safe to say that the accumulation of an estate today by the average individual is practically impossible except through life insurance."

Mr. Schwemm noted that the flow of national income is now markedly in the direction of the American worker group. This trend is at a pace which is difficult to imagine, he said. It was true before the war but the war has accelerated the phenomenon. The cost of living trend has increased the real buying power of workers because living costs have risen more slowly than the workers' income. Average hourly wages have risen almost uninterruptedly and sharply since 1900.

Workers Enjoy Advantage

Ratio of increased taxes has risen more slowly than on the higher income group, giving the worker higher relative increase in buying power. Interest rates reduced 50 percent, reducing the buying power of higher income group and increasing that of the worker group, there being less interest on mortgages and so forth. Other factors, he said, are restricted immigration, decreased size of the family unit, decreased birth rate with decrease of the supply of labor and reduced expenditure of fixed cost in raising families; more workers per family, this being made possible by machines and women in industry, and social security with the unemployment benefits.

In 1910, Mr. Schwemm said the American consumer spent 65 percent of all his income for necessities of life, whereas in 1941 the figure was only 45 percent. Thus there has increased the ratio of money available for marginal expenditures, which include life insurance.

Mr. Schwemm said the war has crystallized the importance of the worker group as the biggest life insurance market of today. This is not a temporary movement due to present business conditions but a permanent long term change whose social significance must be recognized in the future by life agents. It calls for a new type of prospecting and a new kind of salesmanship, for readjustment in thinking and in

work plans. It is the greatest potential life insurance market there has ever been. However agents must get off the old beaten paths and see new places and faces.

Must Accelerate Readjustment

Unfortunately agents as a whole are not making this readjustment fast enough, he said. Soon, practically all industry will be busy with manufacture of war implements, except for bare necessities of life. We have not seen much of what the war economy really will be. Agents still want to call on the \$200 a month white collar worker and they shun the \$80 and \$100 a week mechanics. Mr. Schwemm said this market must not be exploited. The insurance must be properly sold and serviced. These people must be taught the value of saving and that life insurance solves all the individual's financial needs.

"The first commandment of good citizenship is to make sure that we and our families will always be solvent," he concluded. "Bankruptcy of a family, or a citizen, or a business means dependency which means a burden upon the nation. Families become bankrupt because life insurance didn't properly substitute income destroyed by death. Citizens become bankrupt because at retirement life insurance was not there to provide income in place of lost earning power. A bankrupt business pays no taxes, maintains no payroll.

Solvent Families Much Needed

"It should thus be clear to us that we should see to it that through the sale of life insurance we keep our citizens upon a going basis. Our citizens do not assume obligations when they buy life insurance, but instead they relieve themselves of the obligations that they are now carrying. Let's get this over to our prospects."

This is no time for lazy agents, he said. They should be prepared for as hard work as the defense workers, and as long hours as those in the armed forces. If an agent is a slacker or is not doing a good job he should be in a direct defense job of some kind.

Opportunities as Well as Responsibilities Facing Agents in War-Time

DALLAS — Opportunities that go along with the responsibilities resting with life underwriters to do a job under war-time conditions and the way to take full advantage of them were spotlighted at a sales forum sponsored by the Dallas Association of Life Underwriters. Speakers were O. Sam Cummings, Kansas City Life, former president National association; David L. Mayer, vice-president City National Life, Dallas; and John P. Costello, Southwestern Life, president Dallas association.

Every economic development of the last few months has given favorable attention to life insurance, Mr. Costello pointed out. "There is a new emphasis on thrift, and we can talk to advantage now about the cumulative values in life insurance policies," he said. "There is a new sense of family solidarity and love; a man will go all-out to defend his home now. The objectives of the average man are still the same; life insurance needs are the same. Family budgets have been lightened by some members of the family going into service. The key man in business is more important than ever. There are an increasing number of women in business today. Many consumer goods are off the market. All these factors offer real opportunities to life underwriters today."

"There is no more patriotic service the

life underwriter can render today than seeing that homes are protected with an adequate amount of life insurance," Mr. Cummings pointed out. "We life underwriters have the responsibility of helping to prevent inflation, of aiding the American people to safeguard their retirement

in old age, of protecting American business against the loss of key men."

In considering the war-time mind of the prospect, Mr. Mayer said that the average American, now more alert than ever, is a very sane individual and is willing to listen to reason.

War Plants' White Collar Men Prove Good Market

NEW YORK—There is a real market for life insurance among executives and white collar employes in war industries but it takes resourcefulness and a willingness to work at odd hours, according to Arthur V. Youngman, general agent Mutual Benefit Life, New York City. For the past six weeks Mr. Youngman and a number of his agents have been aggressively going after this class of prospects after previous experiences had convinced them that the business was there if only it could be dug out.

By concentrating on the white collar group in war industries the agent at least is talking with the same type of prospects that he has been dealing with in the past. While the white collar man's pay has not risen so spectacularly as the machine operator's, he has been getting good money. Ordinarily his present employer has had to pay him substantially more than what he was getting on his previous job in order to induce him to switch.

Has Different Outlook

Not only are these men well able to pay for insurance but they are used to thinking in terms of substantial amounts of life insurance. A drill-press operator may be getting a fatter pay envelope at the end of each week than his co-worker in the front office but the former is accustomed to thinking of insurance as being something to provide for funeral expenses and other incidentals. He has not been subjected to the programming idea, involving the continuation of part of his income to his widow.

At the same time there is very much the same problem of getting in to see the white collar worker or even the ex-

ecutive in a plant that is enjoying a war boom that there is with the manual worker. The pressure of work makes it absurd to try to interview a man at his desk. However, sometimes it is possible to make an appointment for lunch with the prospect in the plant's restaurant. The most that can usually be done in business hours is to make an appointment, usually by telephone, for an interview at the prospect's home.

Must Count on Delays

Even though he has what seems to be a hot prospect the agent must be prepared to keep plugging in spite of delays that sometimes make him feel like dropping the case. A client of Mr. Youngman's, who is a plant executive, called him last November about going over his life insurance situation. Though this was at the client's initiative it was not until February that Mr. Youngman succeeded, despite repeated efforts, in actually talking with the man. This was not due to any desire on the client's part to stall but merely to the pressure of work or the unexpected necessity of making a business trip out of town.

That business is to be had is indicated by the experience of one of Mr. Youngman's agents, who for the last six months has written nothing but insurance on men in war industries. Every one of these cases was sufficiently large to warrant the use of the Mutual Benefit's "analograph" programming service.

The main need in selling to white collar workers and executives in war industries, according to Mr. Youngman, is for the agent to adapt his methods to today's radically changed conditions and to gear himself up to the pitch of activity that characterizes the war industries themselves.

Reviews Insurance During War Period

(CONTINUED FROM PAGE 1)

get along without a car but not without adequate insurance on the breadwinner. One man buys term insurance and puts the balance in war bonds while another buys 20-year endowment and lets the company invest his money in bonds or other constructive savings.

"Many companies are expanding the scope of their sales activities to provide special facilities for the great body of defense workers, now receiving substantial incomes."

Mortality During the War

In attempting to estimate mortality among policyholders during the war, Mr. Laird said: "We have as unfavorable factors:

"1. Actual war deaths among the armed forces and civilians even though on new policies some such deaths are excluded.

"2. The possibility of epidemics from influenza, typhus fever or other contagious diseases.

"3. An acceleration of physical and mental breakdown among the civilian population due to worry, grief, overwork or financial dislocation.

"4. An increase in the normal rate of suicide.

"On the helpful side we have:

"1. Improved selection of risks.

"2. The marked progress in medical and surgical science illustrated by the re-

cent therapy for diabetes and pernicious anemia.

"3. The introduction of the sulfa drugs which have such dramatic effects in the treatment of certain infectious diseases, notably pneumonia.

"4. The more general use of blood transfusions for the treatment of surgical and medical shock.

"5. Reduction in use and speed of automobiles, resulting in lower accidental death rate.

"6. Moderation in eating and drinking with a favorable effect in postponing the onset of certain degenerative diseases.

"The net result is, however, likely to be an increase in the death rate among insured lives during a 'total war' effort."

Insurance Company Investments

Passing to investments of life companies, Mr. Laird said: "In former wars the interest rate rose with the destruction of old capital, the demand for new capital, and the increase in risk. In this war, however, the national government in each of the principal nations has apparently overcome the old fiscal laws and so far has succeeded in keeping interest rates down. In the United States the net effective rate (after deducting expenses and potential losses) on new money is apparently approaching 2½ percent."

Mr. Laird thought that as "signs point toward higher mortality, lower interest and higher expense, there will probably be an increase in the price of new insurance and a reduction in dividends on old." He saw, however, some possible beneficial results to be salvaged from the war, stating:

"On the financial side total war means,

even to the victor, a net loss of earning-power and property but there may be some effect in new plants, new inventions, better organization and a more unified national purpose. Perhaps out of this tragedy there will finally emerge a better and more stable social order and a more industrious and thrifty people."

Mr. Laird stated that practically all policies issued in Canada before Sept. 1, 1939, and in the United States before Dec. 1, 1941, give complete life insurance coverage without any war restrictions. Since then, while new policies generally pay a reduced benefit in case of death "while in service abroad," in these two countries there is no tendency toward a clause modeled on the present British practice—excluding the entire war hazard both at home and abroad.

Patriotic Theme at Minneapolis Parley

(CONTINUED FROM PAGE 3)

are doing our part to win the war and preserve our American way of life.

"The funds for the financial operation of a healthy democracy properly come from individual savers. More than \$32,000,000,000 of life insurance money provided by 65,000,000 individual savers is already at work in the arsenal of democracy. More and more policyholder funds are going into securities of government and industry daily. This is not enough. The challenge to the life underwriter as one of the great defenders of home and nation is to produce more and more individual savers and help win this war on the financial front."

FSA Insurance Drive in Neb.

LINCOLN, NEB.—The Farm Security Administration announces its first successful drive to get 60 percent of eligible cooperators to sign up for the group term life insurance contract offered through National Security Union Association of Denver. The master policy is carried by the secretary of agriculture and participants are issued certificates by FSA. This type of insurance is available only to FSA borrowers and is automatically canceled when the loan is paid off. In case of death part of the face of the policy goes for funeral expenses, part for family aid and the remainder to the government to be applied on balance of loan. The first sale was in Morrill county, where a preliminary survey showed that only 10 percent of FSA borrowers carried any life insurance.

"Ad" Makes Radio Station Agent

SALT LAKE CITY—The Utah attorney-general has ruled that radio advertising for an unlicensed insurer makes the station involved an agent of the company, and subjects it to the penalties of the Utah law prohibiting unlicensed companies from doing business in the state. No company is specifically mentioned. The ruling was made at the request of Deputy Commissioner Ottosen.

Iowa Farms Association Elects

DES MOINES—J. S. Auner, Bankers Life, was elected president of the Iowa Farms Association at the annual meeting succeeding Duncan Steele, Connecticut Mutual Life.

T. S. Hefley, Northwestern Mutual Life, was elected vice-president and A. S. McGill, Equitable Life of Iowa, secretary-treasurer. Directors are Walter Barnes, Travelers, and Otto Ronningen, Mutual Benefit Life.

Non-Resident License Law in R. I.

PROVIDENCE, R. I.—The legislature has passed a bill permitting the licensing of non-resident life agents from states granting similar privileges to residents of Rhode Island. Business must be transacted through resident agents.

Equitable of Iowa Names Ford at St. Louis; Nelson, Chicago; Caines, Waterloo

Equitable Life of Iowa has made three general agency appointments, each post being filled by an Equitable representative. S. L. Ford becomes general agent at St. Louis, H. O. Nelson, general agent, Chicago, and A. N. Caines, general agent, Waterloo, Ia.

These appointments are in keeping with the policy of Equitable to fill all vacancies from within its field organization whenever the occasion affords.

Mr. Ford has been a member of the St. Louis agency since 1936 when he entered the business following a career as advertising manager of a trade journal. He earned membership in the production clubs each year during his career as an agent.

At St. Louis Mr. Ford succeeds the late C. M. Vaughan.

Mr. Nelson has been a member of the W. F. Crawford agency of Chicago since 1928, when he entered the business at the age of 22. He has earned an unbroken series of production clubs memberships. He also was a member of the Equitable of Iowa One-a-Week Club with 723 weeks of weekly production to his credit.

Mr. Nelson succeeds W. F. Crawford, who retires following 30 years as Chicago general agent.

Mr. Caines has been Waterloo district agent since March, 1941. He went with Equitable following eight years in Rochester, Minn., and Indianapolis, with Penn Mutual and Mutual Life. Previous to that he was a newspaper publisher in southern Minnesota.

The Waterloo agency is new, comprised of territory formerly served by the Mason City and Des Moines agencies.

Vetoes N. Y. Bill to Exempt General Agents from Tax

NEW YORK—Governor Lehman has vetoed the Dooling bill which would have specifically exempted general agents and certain soliciting agents from the provisions of the state unincorporated business tax. The amendment was sought by the New York State Life Underwriters Association so as to clarify the question. The association contends that these agents are not subject to the tax under the law but it was desired to put the question beyond argument. If necessary the association is prepared to fight application of the tax in court.

Los Angeles Group Is Recognized

Recognition of the service performed by the Los Angeles Association of Life Underwriters in aid to the war savings bond campaign was publicly accorded in a mass celebration of Treasury Department awards to those firms whose employes have secured a minimum of 90 percent participation in the pay roll allotment plan, through the work of members of the association.

More than 300 firms were represented at the celebration in Los Angeles, with prominent men from city, state and national affairs participating. Treasury certificates of award were presented, and flags distributed by the underwriters to the various organizations entitled to fly them.

Orville S. Poland, assistant to the Secretary of the Treasury, made a trip by air from Washington to deliver the principal address.

Attorney Trust Council Speaker

James Milholland, attorney, spoke on "Cooperation of Attorneys with Life Underwriters and Trust Men" at the meeting of the Pittsburgh Life Insurance & Trust Council.

Home office employees of Alliance Life have pledged 100 percent in the drive for regular purchase of bonds.

At Life Office Management Association's spring conference in Greensboro, N. C.: Left to right: James B. Slimmon, vice-president of L.O.M.A., and vice-president and secretary of Aetna Life; Emory C. Green, president Pilot Life; R. W. Beeson, president L.O.M.A., and secretary of Liberty National Life; F. L. Rowland, executive secretary L.O.M.A., and Julian Price, president Jefferson Standard Life.



Two old hands at legislation compare notes—Charles B. Stumes, of Stumes & Loeb, Chicago general agents Penn Mutual, and Ralph H. Kastner, associate counsel of American Life Convention and editor "Legislative Bulletin," at Chicago Association of Life Underwriters' meeting.



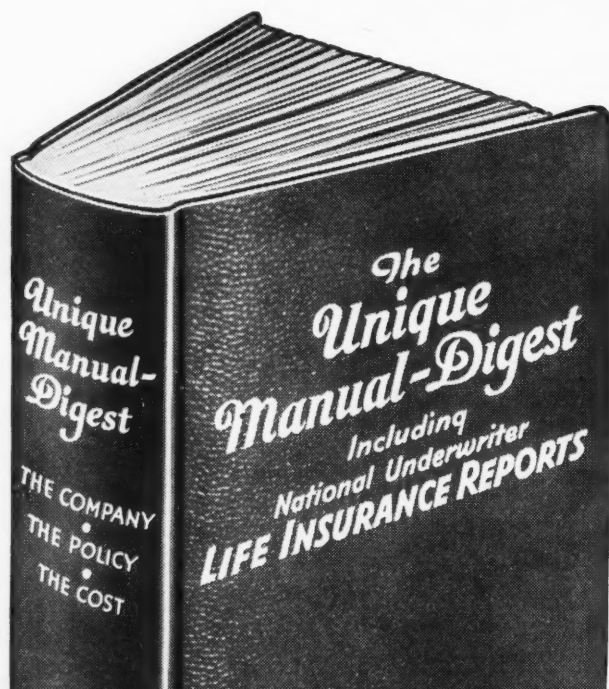
James M. Clark, Peoria general agent John Hancock; P. J. McNamara and Arthur D. Hallagan, managers of Metropolitan, Chicago, at annual meeting of Illinois Association Life Underwriters in Chicago.

Paul Williams, assistant general agent Aetna Life, Chicago; Robert A. Cameron, assistant manager La Salle ordinary agency of Prudential, Chicago; Frederick A. Schnell, Penn Mutual general agent, Peoria, president Illinois Association of Life Underwriters, and W. N. Hiller, Penn Mutual, president Chicago Association of Life Underwriters.



Attractively illustrated reports to policyholders are being distributed by Connecticut General Life. Facts and figures are presented so that recipients can readily understand their meaning.

Be "FULLY PREPARED" with ALL the Facts



The ONLY "All-in-One" Reference Book

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Unique Manual-Digest

It's the one and only reference book that covers not only ALL companies but also ALL three branches of life insurance information.

1 ALL about the Figures!

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Beneficiaries aren't interested in net costs, or interest yields or mortality tables. But they are interested in bread and butter on the table, a roof over their heads, a new scooter for Christmas, and a chance to go to college. Last year the Franklin paid \$3,590,394.24 to policyholders and beneficiaries. The total of such payments since organization in 1884, plus funds currently held for future payment, amount to over \$125,000,000.00.

Translated into terms of human happiness, these huge sums have kept the carefree smile on many a childish face, have kept the furrows of anxiety from many a widowed mother's brow, and have magically transformed eager children into doctors, scientists, and educators.

Through our hundreds of friendly representatives, the Franklin brings peace and security to a constantly growing circle of American homes. In a world where anything can happen—and usually does—Franklin field men find personal satisfaction in representing a company which has weathered panics, booms, depressions and wars, and has kept step with the nation's progress from Chester A. Arthur to Franklin D. Roosevelt.



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FRANKLIN LIFE INSURANCE COMPANY

CHAS. E. BECKER, PRESIDENT

SPRINGFIELD, ILLINOIS

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IN TWO PARTS—PART II



Groups of people like this, meeting in blacksmith shops, in taverns, stores, and on street corners, demanded that the Constitution be amended to guarantee certain rights. Among these are Freedom of Speech . . . Freedom of the Press . . . Freedom of Religion . . . Freedom of Assembly.

To these Four Freedoms... add another

RANKING in importance with these freedoms is another that Americans have added... Freedom to Plan One's Own Future.

Nowhere on earth is a man so free to plan his own future as he is in America. Of all the world's life insurance, 70% is owned in the United States where men, women, and children enjoy to the fullest the right to pursue happiness and security in their own way.

This right is not something that just happens to be in the air we breathe. Men had to fight to wrest it from the forces of oppression.

Today, these forces are at work against us again. They have thrust upon us a fight that requires more on our part than the will to win. Victory requires tanks and planes and guns

and battleships, huge armies, munition plants, and all other implements of total war.

To build enough of these things, fast enough, takes money—unheard-of sums of money. And the United States Government needs that money right now... today!

★ ★ ★

Your life insurance companies, through investment in Government Bonds, are helping to fill Uncle Sam's war chest. You also can help by buying all the U.S. Savings Bonds and Stamps you can... every week, every month! Every Bond you can buy is urgently needed to help defend America, and all its people, including you and your family! Make every payday, Bond day. U. S. Savings Stamps may be pur-

chased at any Metropolitan Office, or from any Metropolitan agent.

Metropolitan Life Insurance Company

(A MUTUAL COMPANY)

Frederick H. Ecker, CHAIRMAN OF THE BOARD

Leroy A. Lincoln, PRESIDENT

1 MADISON AVENUE, NEW YORK, N. Y.



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week, May 4; Time, May 4; Forbes, May 1; U. S. News, May 1; Nation's Business, May; American Weekly, May 3; This Week, May 10; American Mercury, May.

AN AGENT MADE EVERY ONE *of these* PAYMENTS POSSIBLE



This record of Life Payments stands as a splendid testimonial to the good work of the Agent in the field.

Back of every payment is the work of some Agent.

Some of the sales were easy, perhaps. But many of them were NOT easy. Some of the cases now reported as paid claims were made up of several policies, bought over a period of years.

There were interviews, and re-interviews. There were very probably objections to be overcome. Some of these buyers probably started out by saying they had "all the Life Insurance they could carry".

But the sales were made, and now the policies have become claims. To the Agent in each case must go much of the credit. Hats off to him.

The
**NATIONAL LIFE
AND ACCIDENT**
Insurance Company, Inc.



WHAT EVERY MAN SHOULD KNOW ABOUT LIFE INSURANCE

In how many of these 11 Important Ways

CAN THIS MAN HELP YOU?



Is your life insurance program up to date? Is it doing all the many things it can and should do for you? Are you taking full advantage of both the

knowledge and experience of your life insurance agent? There are several useful services he can perform for you—and here are a few of them:



1 HOW SHOULD YOU LEAVE your life insurance money to your beneficiary? Most policies of \$1,000 or more give you the choice of four different methods. If you discuss them with your agent and decide on the plan best for you, he'll arrange to have it put into your policy.



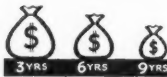
2 IS YOUR BENEFICIARY provision up to date? Have you unknowingly disinherited possible future children? Should you appoint a new beneficiary or name a "contingent" (secondary) beneficiary? Your agent will gladly make the arrangements.



3 DOES SOCIAL SECURITY affect your life insurance planning? Perhaps you'd like your agent to show you how to estimate the benefits you and your family can expect to receive under the present Social Security Act; how these benefits can be tied in more effectively with your life insurance.



4 HAS A FINANCIAL SETBACK necessitated a change in your life insurance program? Your agent may be able to help you work things out. Possibly a different method of paying premiums, a policy loan, or a change to lower-premium insurance would be the best solution.



5 HAVE YOU A CLEAR PICTURE what your insurance will provide for your wife, expressed in terms of monthly income for various periods?



6 DO YOU KNOW WHAT KIND of policy is best suited to your needs and means? Your agent can explain the many types of life insurance



7 HAVE YOUR CIRCUMSTANCES changed since you took out your last policy or last reviewed your program? A new home, a new child, a new job, or children now earning—any such change will often affect a man's life insurance program—as your agent can tell you.



8 WHAT ARE YOUR PLANS for retirement? Do you know what values your policies will give you at retirement age? Here, too, perhaps your agent can serve.



9 ARE THE LIFE INSURANCE holdings in your family properly distributed among family members? Is a larger proportion on the wage-earner's life desirable?



10 HAVE YOU A "LAPSED" policy that might be put back in force? Your agent can tell you if it can be reinstated, and if it's to your advantage to do so.



11 DO YOU HAVE PROPER knowledge of the benefits and provisions in your present policies? Do you know what options you have, and what they mean to you? Have you ever given your life insurance agent a good opportunity to review your policy provisions with you?

If you feel your life insurance agent can be of help to you in any of these 11 ways, why not call him in? He knows the better he serves you, the better you will appreciate your life insurance.

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More than twenty million copies of the following magazines carried this advertisement: Saturday Evening Post, Colliers, Life, Time, Newsweek, Better Homes and Gardens, Nation's Business, American Magazine, American Home, American Legion Magazine, Cosmopolitan.

Life Insurance Distributions Section

New Peak in Beneficiary Payments

Life Companies Pay Out \$2,943,258,382 in 1941

Beneficiaries received more life insurance money in 1941 than in any other year in history. Of the \$2,943,258,382 total paid out by life companies in the United States and Canada, beneficiaries received \$1,160,164,272, while living policyholders were paid \$1,783,094,110. Death claims reached a new peak, \$1,134,764,510 and with accidental death benefits of \$25,399,762 accounted for 39.42 percent of the total paid. Living policyholders received payments under disability claims \$126,102,771, matured endowments and annuities \$527,379,917, cash surrender values and premium savings \$1,129,611,422 or 60.58 percent of the total. Every day during the year life insurance companies were paying out \$8,063,720 or \$335,988 each hour.

ENDOWMENT AND ANNUITY INCREASE

Payments through matured endowments and annuities increased to a new high, \$527,379,917 and were 18 percent of the total payments. Death claims were \$9,888,268 higher than the year before while payments for cash surrender values and premium savings decreased to \$1,129,611,422; due to the higher national income and to the increasing necessity for family protection the amounts paid through policy surrenders was proportionately less than for several decades. The decline in policy lapses during 1941 is an endorsement by policyholders of life insurance as a sound investment.

Life insurance companies paid \$25,399,762 in double indemnity claims in 1941 compared to \$23,578,610 in 1940, an increase of \$1,821,152 for the year. Permanent total disability claims were \$126,102,771 in 1941, showing a decrease of \$5,416,262 from the all time high figure of \$131,519,033 reached in 1940.

Annuity payments increased \$8,588,553 to \$173,607,632 for the year, a new high record.

IN FORCE AT NEW PEAK

Life insurance in force reached a new peak in 1941 and at the end of the year totaled \$135,920,810,056, a gain of \$9,565,834,134 over the 1940 figure; thus reaching an all time high for the fifth consecutive year. Ordinary insurance increased to \$94,358,782,416, a gain of \$5,947,933,391 over the 1940 total; industrial increased to \$22,685,416,750, a gain of \$1,004,615,604, and group increased to \$18,876,610,890, a gain of \$2,613,285,139. Ordinary showed the largest gain in volume while group insurance had the largest gain in percentage, amounting to 16 percent.

A summary of the payments over a ten

42nd Annual Tabulation

● The National Underwriter-Insurance Press computations show the following summation of life insurance distributions in 1941 by insurance organizations operating in the United States and Canada:

1. Death claims ..	\$ 1,134,764,510
2. Matured endowments and annuities	527,379,917
3. Disability claims and additional accidental death benefits	151,502,533
4. Payments for premium savings (dividends to policyholders) and cash surrender values...	1,129,611,422
Grand Total, 1941 ..	\$ 2,943,258,382
Ten Year Total	30,925,051,533

year period by life insurance companies reveals that \$30,925,051,533 has been paid to insureds and beneficiaries since the end of 1931. Of this amount beneficiaries received as death claims and accidental death benefits \$10,604,534,387 while insureds were paid \$20,320,517,146; beneficiaries receiving 34.2 percent of the total and insureds 65.8 percent. This means that every day, during this ten year period, \$8,472,616 was being paid out; \$2,905,351 to beneficiaries and \$5,567,265 to living policyholders.

BIG INCREASE OVER 1931

Total payments increased \$37,405,306 over 1931, disability payments increased \$59,830,472 from \$66,272,299 to \$126,102,771, or 90 percent; death claims increased \$134,809,900 from \$999,954,610 to \$1,134,764,510, or 13.5 percent; payments under endowments and annuities increased \$304,287,128 from \$223,092,789 to \$527,379,917, or 136 percent; accidental death benefits decreased from \$27,018,033 to \$25,399,762; payments for cash surrender values and premium savings (dividends to policyholders) decreased \$459,903,923 from the 1931 figure of \$1,589,515,345 to \$1,129,611,422 or 28.8 percent.

It is significant to note that during this decade life insurance companies not only increased policy reserves over \$1,000,000,000 each year, thus increasing the wealth of each policyholder, but the amounts paid out represented

(CONTINUED ON PAGE 15)

New York, Pittsburgh, Cincinnati, Dayton, Lead Big City Groups

Pennsylvania with three of the eight city population-group leaders in per capita life insurance payments took honors in 1941, followed by New York state and Ohio with two group leaders each. Seven of the eight city group leaders were from these three states. Group leaders were: 1. New York City, 2. Pittsburgh, 3. Cincinnati, 4. Dayton, 5. Hartford, 6. Erie, Pa., 7. Harrisburg, Pa., and 8. New Rochelle, N. Y.

Including all cities in the United States there were 32 in which payments of \$10,000,000 or over were made in 1941, there were 198 with payments ranging between \$1,000,000 and \$10,000,000, while payments between \$300,000 and \$1,000,000 were made in 310 cities. Among the first 20 cities New York City was the leader with \$170,250,000.

2. Chicago ..	\$118,735,000	12. Baltimore ..	\$22,715,000
3. Philadelphia ..	59,330,000	13. Cincinnati ..	22,340,000
4. Brooklyn ..	38,750,000	14. Milwaukee ..	20,860,000
5. Detroit	37,950,000	15. Washington ..	19,875,000
6. Cleveland ..	34,920,000	16. Newark, N. J.	19,860,000
7. Los Angeles ..	34,760,000	17. San Francisco ..	19,440,000
8. Pittsburgh ..	33,970,000	18. Minneapolis ..	18,290,000
9. Boston	33,630,000	19. Kansas City ..	17,150,000
10. St. Louis ...	28,210,000	20. Indianapolis ..	16,975,000
11. Buffalo	24,850,000		

These 20 large cities comprise 18 percent of the total U. S. population and in them 26 percent of all payments were made, the per capita payment was \$32.31 compared to the national per capita payment of \$21.46.

There are 199 cities having a population of 50,000 or over; these cities have a combined population of 45,274,866 and 49 percent of the total paid went to these cities; the combined per capita insurance payment was \$32.08.

NEW YORK LEADS GROUP I

In the six cities with populations of 1,000,000 or over life insurance companies paid \$459,775,000. The six cities in Group 1 have a total population of 15,910,866 and the combined per capita payment was \$28.89. New York led all cities in this group with the highest per capita payment of \$35.79, followed by Chicago with \$34.95, Philadelphia \$30.72, Detroit \$23.38, Los Angeles \$23.11, Brooklyn \$14.36.

PITTSBURGH LEADS GROUP 2

There are nine cities with a population between 500,000 and 1,000,000 in Group 2 with total payments of \$238,470,000, combined popu-

lation of 6,456,959 and combined per capita payment \$36.93.

1. Pittsburgh	\$50.58	6. St. Louis	\$34.57
2. Boston	43.63	7. San Francisco ..	30.64
3. Buffalo	43.15	8. Washington	29.97
4. Cleveland	39.76	9. Baltimore	26.44
5. Milwaukee	35.51		

CINCINNATI TOPS GROUP 3

The 16 cities between 300,000 and 500,000 population in Group 3 had total payments of \$212,178,000, combined population of 5,894,812, and combined per capita payment of \$35.99.

1. Cincinnati	\$49.03	9. Jersey City	\$36.06
2. Newark	46.21	10. Houston	34.12
3. Indianapolis	43.87	11. Portland, Ore. ..	33.78
4. Kansas City	42.96	12. Louisville	28.88
5. Columbus, O.	41.39	13. Seattle	28.41
6. Atlanta	40.74	14. Denver	27.42
7. Rochester	39.94	15. New Orleans	23.22
8. Minneapolis	37.15	16. Oakland	17.53

GROUP 4 LED BY DAYTON

The 13 Group 4 cities between 200,000 and 300,000 population, totaled \$105,374,000 in payments with a combined population of 3,225,787 and combined per capita payment of \$32.66.

1. Dayton	\$51.21	8. San Antonio	\$30.17
2. Providence	47.26	9. Memphis	28.44
3. Syracuse	39.67	10. Omaha	27.52
4. Akron	37.34	11. Oklahoma City..	25.83
5. Dallas	37.08	12. San Diego	15.40
6. Toledo	36.36	13. Birmingham	15.23
7. St. Paul	32.88		

HARTFORD LEADS GROUP 5

Group 5 with 13 cities between 150,000 and 200,000 population, had \$70,403,000 in total payments, 2,211,554 combined population and a combined per capita payment of \$31.83.

1. Hartford	\$41.88	8. Fort Worth	\$30.91
2. Nashville	40.47	9. Youngstown	29.08
3. Richmond	39.27	10. Des Moines	24.79
4. Worcester	35.98	11. Miami	24.66
5. New Haven	35.80	12. Flint	20.56
6. Grand Rapids...	35.56	13. Long Beach	16.53
7. Jacksonville	35.33		

ERIE HEADS GROUP 6

In Group 6 there are 36 cities between 100,000 and 150,000 population. Payments totaled \$132,050,000, combined population 4,288,011 and combined per capita payment \$30.79. The ten leading cities in Group 6 are:

1. Erie, Pa.	\$49.89	6. Trenton	\$38.81
2. Utica	46.56	7. Wichita	36.40
3. Albany	45.41	8. Lowell, Mass. ...	35.95
4. Scranton	43.59	9. Cambridge, Mass.	35.89
5. Canton, O.	39.59	10. Charlotte, N. C..	35.88

GROUP 7 LEADER

Group 7 consisting of 35 cities between 75,000 and 100,000 population had total payments of \$92,478,000, combined population of 2,948,191 and combined per capita payment of \$31.36. The 10 leaders are:

1. Harrisburg	\$50.42	6. Huntington	\$42.68
2. Schenectady	48.54	7. Winston Salem..	42.35
3. Pawtucket	48.35	8. Mobile	41.21
4. Binghamton	45.59	9. Lincoln, Neb....	39.64
5. Wilkes-Barre ...	45.28	10. Allentown	37.77

NEW ROCHELLE HEADS GROUP 8

There are 71 cities between 50,000 and 75,000 population in Group 8. Total payments were \$141,947,000 in Group 8, combined population 4,338,686 and combined per capita payment \$32.71. The leaders are:

IN THIS SECTION

42nd Annual Tabulation

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DETAILS OF PAYMENTS BY STATES:

Alabama	36	Nebraska	55
Arizona	66	Nevada	65
Arkansas	58	New Hampshire	17
California	68	New Jersey	25
Colorado	64	New Mexico	65
Connecticut	19	New York	20
Delaware	26	North Carolina	29
District of Columbia..	26	North Dakota	54
Florida	33	Ohio	38
Georgia	32	Oklahoma	59
Idaho	65	Oregon	67
Illinois	45	Pennsylvania	22
Indiana	42	Rhode Island	19
Iowa	51	South Carolina	31
Kansas	56	South Dakota	54
Kentucky	34	Tennessee	35
Louisiana	58	Texas	60
Maine	17	Utah	66
Maryland	27	Vermont	18
Massachusetts	18	Virginia	28
Michigan	43	Washington	66
Minnesota	50	West Virginia	27
Mississippi	37	Wisconsin	49
Missouri	52	Wyoming	64
Montana	63		

SECTIONS START ON:

New England	17	West North Central...	50
Middle Atlantic	20	West South Central...	58
South Atlantic	26	Mountain States	63
East South Central...	34	Pacific Coast	66
East North Central...	38		

1. New Rochelle, N. Y.	\$80.98	9. Troy, N. Y.	\$46.54
2. Evanston, Ill. ...	59.81	10. Greensboro, N. C.	45.69
3. Cleveland Heights, Ohio.	53.28	11. Newton, Mass. ...	44.94
4. York, Pa.	51.31	12. Durham, N. C. ...	44.69
5. East Orange, N. J.	48.95	13. Medford, Mass. ...	44.07
6. Charleston, W. Va.	48.44	14. Wheeling	43.29
7. Waco, Tex.	47.96	15. Beaumont, Tex. ...	41.82
8. Mount Vernon, N. Y.	47.73	16. Oak Park, Ill. ...	41.54
		17. Holyoke, Mass. ...	40.93
		18. Madison, Wisc. ...	40.33

EVERY SECTION REACHED

The economic influence of life insurance reaches the most remote parts of our country, the payments are distributed over a large area, even in the smallest communities death claims are settled, policies mature and annuity checks are mailed.

In the larger cities, particularly in those where industry plays an important role, the payments made each year by life insurance companies flows in an almost constant stream. This is especially true in the industrial areas where millions are paid under group and industrial claims as well as under ordinary insurance. In such cities the per capita payment is well above the national per capita payment.

INDUSTRIAL AREAS SURVEYED

A large share of the life insurance payments was made in the 20 largest industrial areas which comprise 31.4 percent of the national population. Payments in these areas amounted to 46 percent of the total paid out within the United States, or \$31.93 per capita. These areas include all of the larger cities with many adjacent counties.

In the New York City-Newark-Jersey City area: Bronx, Kings, New York, Queens, Richmond and Westchester counties, N. Y.; Bergen, Essex, Hudson, Middlesex, Passaic and Union counties, N. J., payments amounted to \$371,560,000, or \$34.46 per capita. These payments are equivalent to 35 percent of the average wages paid by manufacturing establishments operating in the area or 87 percent of salaries paid. This is the largest industrial area in the United States, with a population of 10,782,353.

The second largest area, Chicago: Cook, Dupage, Kane, Lake and Will counties, Ill.; Lake county, Ind., with a population of 4,825,527, received payments amounting to \$155,600,000, or \$32.24 per capita; equivalent to 24 percent of the average wages paid by manufacturing establishments operating in the area or 67 percent of salaries paid.

The Bridgeport - New Haven - Waterbury area: Fairfield and New Haven counties, with almost 53 percent of the State's population, had the highest per capita payment, \$40.10; the total payment was \$36,200,000 compared to total payments within the State of Connecticut, \$66,200,000, or \$38.73 per capita.

CONNECTICUT AREA LEADS

The ranking of the per capita payment in the 20 industrial areas follows and where the area is wholly within one state the per capita for that state is also given.

Industrial area	Area per capita	State per capita
Bridgeport-New Haven-Waterbury:	Connecticut \$40.10	\$38.73
Providence-Fall River-New Bedford:	R. I. & Mass. 38.38	
Buffalo:	New York 38.04	37.56
Cincinnati:	Ohio & Ky. 37.15	
Cleveland:	Ohio 36.55	26.10
Boston:	Massachusetts 36.27	34.64
Kansas City:	Mo. & Kas. 36.06	
Philadelphia-Camden: ...	Pa. & N. J. 34.48	
New York City-Newark-Jersey City:	N. Y. & N. J. 34.46	
Minneapolis-St. Paul: ...	Minnesota 33.27	19.15
Chicago:	Ill. & Ind. 32.24	
Pittsburgh:	Pennsylvania 30.10	28.53
Milwaukee:	Wisconsin 29.85	18.77
St. Louis:	Mo. & Ill. 27.29	
Baltimore:	Maryland 26.80	24.59
San Francisco-Oakland: ..	California 26.12	21.34
Scranton-Wilkes-Barre: ...	Pennsylvania 26.01	28.53
Seattle-Tacoma:	Washington 24.39	17.02
Los Angeles:	California 23.15	21.34
Detroit:	Michigan 22.02	19.57

TEN YEAR TOTALS

In the past ten years life insurance companies have paid out over \$8,000,000,000 in these 20 cities:

New York City	\$1,800,000,000	Cincinnati	\$275,000,000
Chicago	1,150,000,000	Baltimore	265,000,000
Philadelphia	600,000,000	San Francisco	260,000,000
Pittsburgh	440,000,000	Buffalo	250,000,000
Brooklyn	425,000,000	Minneapolis	230,000,000
Los Angeles	350,000,000	Washington	220,000,000
Detroit	340,000,000	Milwaukee	215,000,000
St. Louis	330,000,000	Kansas City	210,000,000
Cleveland	300,000,000	Indianapolis	190,000,000
Boston	300,000,000	Atlanta	180,000,000

Cities Ranked by Payments

Ranking by States

ALABAMA

Birmingham	\$4,076,000
Mobile	5,244,000
Montgomery	1,740,000
Selma	448,000
Tuscaloosa	366,000
Anniston	304,000
Opp	295,000
Bessemer	283,000
Fairfield	262,000
Gadsden	247,000
Huntsville	235,000
Troy	191,000
Dothan	188,000
Eufaula	161,000
Decatur	159,000
Eutaw	155,000
Florence	104,000
Ensley	103,000
Jasper	94,000
Albertville	79,000

ARIZONA

Phoenix	\$996,000
Tucson	586,000
Douglas	94,000
Globe	81,000
Mesa	80,000
Mesa	77,000
Flagstaff	68,000
Prescott	66,000
Bisbee	65,000
Nogales	61,000

ARKANSAS

Little Rock	\$1,816,000
Pine Bluff	1,237,000
Fort Smith	337,000
Hot Springs	241,000
Helena	235,000
El Dorado	198,000
Jonesboro	194,000
Texarkana	190,000
North Little Rock	174,000
Fayetteville	160,000
Blytheville	132,000
Forrest City	129,000
Arkadelphia	124,000
Camden	121,000
Conway	116,000
Batesville	82,000
Paragould	76,000
Magnolia	74,000
Morrilton	69,000
Russellville	65,000

CALIFORNIA

Los Angeles	\$34,760,000
San Francisco	19,440,000
Oakland	5,296,000
San Diego	3,132,000
Sacramento	2,737,000
Long Beach	2,716,000
Pasadena	2,466,000
Beverly Hills	2,053,000
Berkeley	1,990,000
Hollywood	1,888,000
Glendale	1,764,000
Fresno	1,588,000
San Jose	983,000
Huntington Park	916,000
Stockton	895,000
Santa Monica	866,000
Santa Barbara	545,000
Riverside	529,000
North Hollywood	519,000
Alhambra	517,000

COLORADO

Denver	\$8,841,000
Pueblo	911,000
Colorado Springs	757,000
Fort Collins	271,000
Boulder	244,000
Brighton	207,000
Greeley	183,000
Canon City	166,000
Longmont	165,000
Sterling	139,000
Trinidad	120,000
Grand Junction	118,000
Englewood	115,000
Delta	111,000
Loveland	106,000
Durango	102,000
Alamosa	85,000
Salida	83,000
La Junta	79,000
Lamar	76,000

CONNECTICUT

Hartford	\$6,963,000
New Haven	5,750,000
Bridgeport	4,618,000
Waterbury	3,695,000
New Britain	2,122,000
West Hartford	1,542,000
Stamford	1,536,000
Bristol	916,000
Greenwich	910,000
New London	904,000
Norwalk	880,000
New Canaan	791,000
Norwich	737,000
Middletown	712,000
Torrington	710,000
Meriden	615,000
Ansonia	581,000
Fairfield	572,000
Stratford	488,000
Danbury	479,000

DELAWARE

Wilmington	\$3,015,000
Dover	214,000
Milford	205,000
New Castle	190,000

DISTRICT OF COLUMBIA

Washington	\$19,875,000
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FLORIDA

Jacksonville	\$6,115,000
Miami	4,246,000
Miami Beach	2,915,000
Tampa	2,766,000
St. Petersburg	977,000
Pensacola	737,000
Fort Lauderdale	515,000
Orlando	490,000
Daytona Beach	385,000
West Palm Beach	344,000
Tallahassee	314,000
Sarasota	298,000
Lakeland	294,000
Fort Myers	191,000
Fort Pierce	180,000
Gainesville	179,000
Coral Gables	140,000
Clearwater	137,000
Sanford	125,000
Winter Haven	118,000

GEORGIA

Atlanta	\$12,315,000
Savannah	1,840,000
Augusta	1,675,000
Macon	1,010,000
Columbus	932,000
La Grange	432,000
Albany	418,000
Athens	380,000
Rome	376,000
Decatur	252,000
Dalton	197,000
Valdosta	178,000
Waycross	171,000
Brunswick	169,000
Griffin	157,000
Milledgeville	145,000
Gainesville	132,000
Cedartown	120,000
Moultrie	94,000
Thomasville	87,000

IDAHO

Boise	\$688,000
Pocatello	250,000
Idaho Falls	227,000
Twin Falls	186,000
Lewiston	144,000
Nampa	128,000
Coeur d'Alene	95,000

ILLINOIS

Chicago	\$118,735,000
Evanston	3,911,000
Peoria	3,284,000
Oak Park	2,742,000
Rockford	2,145,000
Springfield	2,065,000

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Insurance Payments in Large Cities

In the 199 cities in the United States having a population of 50,000 or over, the combined population totals 45,274,866. In these cities, life insurance payments amounted to \$1,452,675,000 in 1941, or 49 percent of the national total. The average per capita payment in the 199 cities was \$32.08.

CITIES WITH POPULATION OF 1,000,000 OR OVER

Combined population (6 cities)—15,910,866

Total life insurance payments—\$459,775,000

Average per capita payment—\$28.89

Showing Payment Per Family and Per Capita in Each City, with Life Insurance Payments Compared to

Cities of 50,000 Population or Over	Insurance Payment in City	Rank in Payment	Population	Rank in Population	Pay-ment Per Family in City	Food Sales in City for Year	Average Wages Paid by Manufacturers in City	Retail Trade Volume in City	Total Savings Bank Deposits in City	Per Capita Payment in City
New York City (Omitting Brooklyn)	\$170,250,000	1	4,756,710	1	\$161	66	44	9.1	6.2	\$35.79
Chicago	118,735,000	2	3,396,808	2	141	72	25	7.8	..	34.95
Brooklyn	38,750,000	4	2,698,285	3	62	40	24	6.2	3	14.36
Philadelphia	59,330,000	3	1,931,334	4	130	54	26	7.7	..	30.72
Detroit	37,950,000	5	1,623,452	5	103	42	9.5	5.7	11.5	23.38
Los Angeles	34,760,000	7	1,504,277	6	94	30	21	4.5	..	23.11

CITIES WITH POPULATION BETWEEN 500,000 AND 1,000,000

Combined population (9 cities)—6,456,959

Total life insurance payments—\$238,470,000

Average per capita payment—\$36.93

Cleveland	34,920,000	6	878,336	7	150	60	22	8.3	8.6	39.76
Baltimore	22,715,000	12	859,100	8	101	37	26	5.9	10.1	26.44
St. Louis	28,210,000	10	816,048	9	131	49	27	7.9	17	34.57
Boston	33,630,000	9	770,816	10	188	55	48	7	5	43.63
Pittsburgh	33,970,000	8	671,659	11	219	63	50	10.1	..	50.58
Washington	19,875,000	15	663,091	12	158	32	..	5	18.5	29.97
San Francisco	19,440,000	17	634,536	13	108	36	38	5	..	30.64
Milwaukee	20,860,000	14	587,472	14	145	50	24	7.3	18	35.51
Buffalo	24,850,000	11	575,901	15	178	67	41	10	11.4	43.15

CITIES WITH POPULATION BETWEEN 300,000 AND 500,000

Combined population (16 cities)—5,894,812

Total life insurance payments—\$212,178,000

Average per capita payment—\$35.99

New Orleans	11,485,000	26	494,537	16	82	46	64	7.3	..	23.22
Minneapolis	18,290,000	18	492,370	17	149	38	42	7	..	37.15
Cincinnati	22,340,000	13	455,610	18	182	64	34	9.7	17.8	49.03
Newark, N. J.	19,860,000	16	429,760	19	190	82	27	8	19	46.21
Kansas City, Mo.	17,150,000	19	399,178	20	158	55	..	7.6	51	42.96
Indianapolis	16,975,000	20	386,972	21	172	59	38	9	..	43.87
Houston, Tex.	13,120,000	21	384,514	22	123	38	68	6.7	..	34.12
Seattle, Wash.	10,465,000	30	368,302	23	103	36	36	5.1	5.6	28.41
Rochester, N. Y.	12,980,000	22	324,975	24	158	44	19	7.6	9.3	39.94
Denver, Colo.	8,841,000	36	322,412	25	102	31	63	5	19	27.42
Louisville, Ky.	9,215,000	34	319,077	26	115	38	30	7	..	28.38
Columbus, O.	12,670,000	23	306,087	27	150	48	49	8	17	41.39
Portland, Ore.	10,316,000	31	305,394	28	119	35	54	6	..	33.78
Atlanta, Ga.	12,315,000	24	302,288	29	176	54	60	7.2	24	40.74
Oakland, Calif.	5,296,000	52	302,163	30	64	18	22	3	4	17.53
Jersey City, N. J.	10,860,000	28	301,173	31	142	62	36	11.3	22	36.06

CITIES WITH POPULATION BETWEEN 200,000 AND 300,000

Combined population (13 cities)—3,225,787

Total life insurance payments—\$105,374,000

Average per capita payment—\$32.66

Dallas, Tex.	10,930,000	27	294,734	32	130	43	84	6.3	35	37.08
Memphis, Tenn.	8,330,000	37	292,942	33	122	42	63	6	23	28.44
St. Paul, Minn.	9,460,000	33	287,736	34	140	41	47	5.8	..	32.88
Toledo, O.	10,265,000	32	282,349	35	127	45	26	7.8	25	36.36
Birmingham, Ala.	4,076,000	67	267,583	36	63	25	30	4.5	15	15.23
San Antonio, Tex.	7,660,000	39	253,854	37	134	47	109	7.4	34	30.17
Providence, R. I.	11,980,000	25	253,504	38	195	55	27	9.1	..	47.26
Akron, O.	9,140,000	35	244,791	39	146	56	16	8.5	29	37.34
Omaha, Nebr.	6,160,000	44	223,844	40	113	32	..	5.8	..	27.52
Dayton, O.	10,790,000	29	210,718	41	169	59	..	10.1	..	51.21
Syracuse, N. Y.	8,170,000	38	205,967	42	154	45	37	7.7	10.3	39.67
Oklahoma City, Okla.	5,281,000	53	204,424	43	113	38	120	5.8	..	25.83
San Diego, Calif.	3,132,000	95	203,341	44	70	20	7.5	3.4	5.7	15.40

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Insurance Payments in Large Cities

(CONT'D FROM PRECEDING PAGE)

CITIES WITH POPULATION BETWEEN 150,000 AND 200,000

Combined population (13 cities)—2,211,554

Total life insurance payments—\$70,403,000

Average per capita payment—\$31.83

Showing Payment Per Family and Per Capita in Each City, with Life Insurance Payments Compared to

Cities of 50,000 Population or Over	Insurance Payment in City	Rank in Payment	Rank in Population	Rank in Popu- lation	Pay- ment Per Family	Food Sales in City for Year	Average Wages Paid by Manufacturers Operating in City	Annual Retail Trade Volume in City	Total Savings Bank Deposits in City	Per Capita Payment
Worcester, Mass.	6,970,000	41	193,694	45	152	36	20	7.5	4	35.98
Richmond, Va.	7,580,000	40	193,042	46	169	47	40	7	12	39.27
Fort Worth, Tex.	5,492,000	51	177,662	47	113	40	76	5.9	42	30.91
Jacksonville, Fla.	6,115,000	46	173,065	48	189	46	92	8.3	..	35.33
Miami, Fla.	4,246,000	64	172,172	49	65	30	140	4.2	..	24.66
Youngstown, O.	4,877,000	55	167,720	50	125	36	17	6.1	7.8	29.08
Nashville, Tenn.	6,775,000	43	167,402	51	131	48	60	8.4	19	40.47
Hartford, Conn.	6,963,000	42	166,267	52	170	43	27	6.5	4.3	41.88
Grand Rapids, Mich.	5,842,000	48	164,292	53	135	45	25	7.2	..	35.56
Long Beach, Calif.	2,716,000	114	164,271	54	54	20	27	3.2	7.2	16.53
New Haven, Conn.	5,750,000	50	160,605	55	145	45	24	7	..	35.80
Des Moines, Ia.	3,962,000	70	159,819	56	93	34	47	4.8	24	24.79
Flint, Mich.	3,115,000	97	151,543	57	83	24	..	4.3	11.6	20.56

CITIES WITH POPULATION BETWEEN 100,000 AND 150,000

Combined population (36 cities)—4,288,011

Total life insurance payments—\$132,050,000

Average per capita payment—\$30.79

Salt Lake City, Utah	2,360,000	129	149,934	58	69	21	..	3.1	6	15.74
Springfield, Mass.	5,265,000	54	149,554	59	140	39	30	6.3	3.4	35.20
Bridgeport, Conn.	4,618,000	59	147,121	60	103	37	14	6.3	4.2	31.39
Norfolk, Va.	3,720,000	77	144,332	61	117	36	15	5.9	11	25.77
Yonkers, N. Y.	4,580,000	60	142,598	62	141	47	40	8.3	9.6	32.12
Tulsa, Okla.	3,945,000	71	142,157	63	107	37	81	5.8	..	27.75
Scranton, Pa.	6,120,000	45	140,404	64	186	52	..	10.8	..	43.59
Paterson, N. J.	4,280,000	62	139,656	65	111	40	17	6.3	5.2	30.65
Albany, N. Y.	5,930,000	47	130,577	66	170	50	107	8	3.2	45.41
Chattanooga, Tenn.	3,010,000	100	128,163	67	103	27	..	5.4	..	23.49
Trenton, N. J.	4,840,000	56	124,697	68	177	44	24	7.4	..	38.81
Spokane, Wash.	3,765,000	75	122,001	69	111	38	72	5.8	36	30.86
Kansas City, Kans.	1,975,000	152	121,458	70	62	25	17	5.7	..	16.26
Fort Wayne, Ind.	3,852,000	74	118,410	71	131	43	..	7	..	32.53
Camden, N. J.	3,990,000	68	117,536	72	143	42	12	8.2	13	33.95
Erie, Pa.	5,835,000	49	116,955	73	208	73	17	12.1	28	49.89
Fall River, Mass.	2,835,000	107	115,428	74	103	32	15	7	4.5	24.56
Wichita, Kans.	4,185,000	66	114,966	75	136	44	100	7.9	93	36.40
Wilmington, Del.	3,015,000	99	112,504	76	111	30	20	5	5	26.80
Gary, Ind.	1,625,000	173	111,719	77	59	23	..	4	18	14.55
Knoxville, Tenn.	2,855,000	106	111,580	78	117	31	24	5.3	14	25.59
Cambridge, Mass.	3,980,000	69	110,879	79	146	..	22	..	..	35.89
Reading, Pa.	3,735,000	76	110,568	80	135	39	..	6.9	..	33.78
New Bedford, Mass.	2,785,000	108	110,341	81	100	29	14	6.9	4.1	25.24
Elizabeth, N. J.	3,122,000	96	109,912	82	117	40	..	7	11.3	28.40
Tacoma, Wash.	3,295,000	87	109,408	83	104	35	12	5.9	15	30.12
Canton, O.	4,292,000	61	108,401	84	163	51	16	8.2	19	39.59
Tampa, Fla.	2,766,000	110	108,391	85	83	40	32	6	21	25.52
Sacramento, Calif.	2,737,000	112	105,958	86	92	22	54	3.5	5	25.83
Peoria, Ill.	3,284,000	89	105,087	87	111	35	38	5.4	..	31.25
Somerville, Mass.	1,980,000	150	102,177	88	90	..	28	..	..	19.38
Lowell, Mass.	3,645,000	81	101,389	89	154	38	30	9.4	6.6	35.95
South Bend, Ind.	2,899,000	104	101,268	90	113	41	11	6	..	28.63
Duluth, Minn.	2,630,000	121	101,065	91	111	26	..	5.5	14	26.02
Charlotte, N. C.	3,620,000	82	100,899	92	154	51	42	8	29	35.88
Utica, N. Y.	4,680,000	58	100,518	93	169	53	40	10.4	8.2	46.56

CITIES WITH POPULATION BETWEEN 75,000 AND 100,000

Combined population (35 cities)—2,948,191

Total life insurance payments—\$92,478,000

Average per capita payment—\$31.36

Waterbury, Conn.	3,695,000	78	99,314	94	160	41	12	8.6	8	37.21
Shreveport, La.	1,488,000	181	98,167	95	74	23	98	3.2	12.5	15.16
Lynn, Mass.	3,045,000	98	98,123	96	120	32	18	7.4	5.7	31.03
Evansville, Ind.	2,665,000	118	97,062	97	96	33	17	5.9	11	27.46
Allentown, Pa.	3,660,000	80	96,904	98	161	46	..	7.6	..	37.77
El Paso, Tex.	2,865,000	105	96,810	99	117	46	..	7.3	..	29.59
Savannah, Ga.	1,840,000	162	95,996	100	82	27	38	5.3	15	19.17
Little Rock, Ark.	1,816,000	163	88,039	101	73	30	..	4.5	..	20.63
Austin, Tex.	2,590,000	123	87,930	102	129	36	150	6.5	38	29.46
Schenectady, N. Y.	4,250,000	63	87,549	103	170	50	11	9.5	16.1	48.54
Wilkes-Barre, Pa.	3,905,000	73	86,236	104	180	53	50	9.2	..	45.28
Berkeley, Calif.	1,990,000	149	85,547	105	77	24	28	6	6.6	23.26
Rockford, Ill.	2,145,000	142	84,637	106	89	30	11.2	5	20	25.34
Lawrence, Mass.	2,995,000	101	84,323	107	150	40	16	8.3	5.9	35.52
Harrisburg, Pa.	4,230,000	65	83,893	108	200	60	32	8.4	16	50.42
Saginaw, Mich.	1,944,000	154	82,794	109	98	30	..	5.4	9.7	23.48
Glendale, Calif.	1,764,000	165	82,582	110	76	25	..	4	14	21.36
Sioux City, Iowa	2,265,000	136	82,364	111	99	34	..	5.8	..	27.50
Lincoln, Nebr.	3,250,000	91	81,984	112	160	50	..	8.3	58	39.64
Pasadena, Calif.	2,466,000	125	81,864	113	107	29	188	4.6	..	30.12
Altoona, Pa.	1,862,000	160	80,214	114	93	26	..	5.8	38	23.21

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Ranking by States

(CONT'D FROM PRECEDING PAGE)

Joliet	1,867,000
Winnipeg	1,840,000
East St. Louis	1,608,000
Aurora	1,140,000
Highland Park	992,000
Wilmette	981,000
Elgin	977,000
Decatur	874,000
Bloomington	861,000
Rock Island	841,000
Waukegan	686,000
Cicero	541,000
Champaign	515,000
Moline	510,000

MARYLAND

Baltimore	\$21,715,000
Chevy Chase	598,000
Cumberland	547,000
Hagerstown	530,000
Salisbury	460,000

MASSACHUSETTS

Boston	\$33,620,000
Worcester	6,970,000
Brookline	6,845,000
Springfield	5,265,000
Cambridge	3,980,000
Lowell	3,645,000
Newton	3,140,000
Lynn	3,045,000
Lawrence	2,995,000
Fall River	2,835,000
New Bedford	2,785,000
Medford	2,780,000
Quincy	2,650,000
Brockton	2,215,000
Holyoke	2,200,000
Malden	2,130,000
Somerville	1,980,000
Pittsfield	1,660,000

MICHIGAN

Detroit	\$37,950,000
Grand Rapids	5,842,000
Flint	3,115,000
Lansing	1,995,000
Saginaw	1,944,000
Kalamazoo	1,775,000
Pontiac	1,592,000
Highland Park	1,440,000
Dearborn	1,335,000
Jackson	1,295,000
Muskegon	1,020,000
Battle Creek	895,000
Bay City	715,000
Royal Oak	690,000
Grosse Pointe	688,000
Ann Arbor	680,000
Birmingham	485,000
Port Huron	445,000
Wyandotte	385,000
Holland	327,000

MINNESOTA

Minneapolis	\$18,290,000
St. Paul	9,460,000
Duluth	2,630,000
Rochester	349,000
St. Cloud	321,000
Winona	290,000
Hibbing	287,000
Austin	285,000
Mankato	275,000
Virginia	260,000

MISSISSIPPI

Jackson	\$2,285,000
Meridian	895,000
Vicksburg	725,000
Clarksdale	495,000
Columbia	476,000
Greenville	321,000
Hattiesburg	316,000
Laurel	310,000
Greenwood	296,000
Gulfport	280,000
Natchez	251,000
Yazoo City	238,000
Biloxi	220,000
Columbus	219,000
Tupelo	210,000

MISSOURI

St. Louis	\$28,210,000
Kansas City	17,150,000
Springfield	1,898,000
St. Joseph	1,895,000
University City	841,000
Clayton	784,000
Joplin	535,000
Webster Groves	515,000
Jefferson City	351,000
Independence	274,000
Sedalia	266,000
Hannibal	242,000
Cape Girardeau	237,000
Columbia	230,000
Kirkwood	199,000
St. Charles	190,000
Carthage	172,000
Kirksville	170,000
Chillicothe	160,000
Moberly	132,000

MONTANA

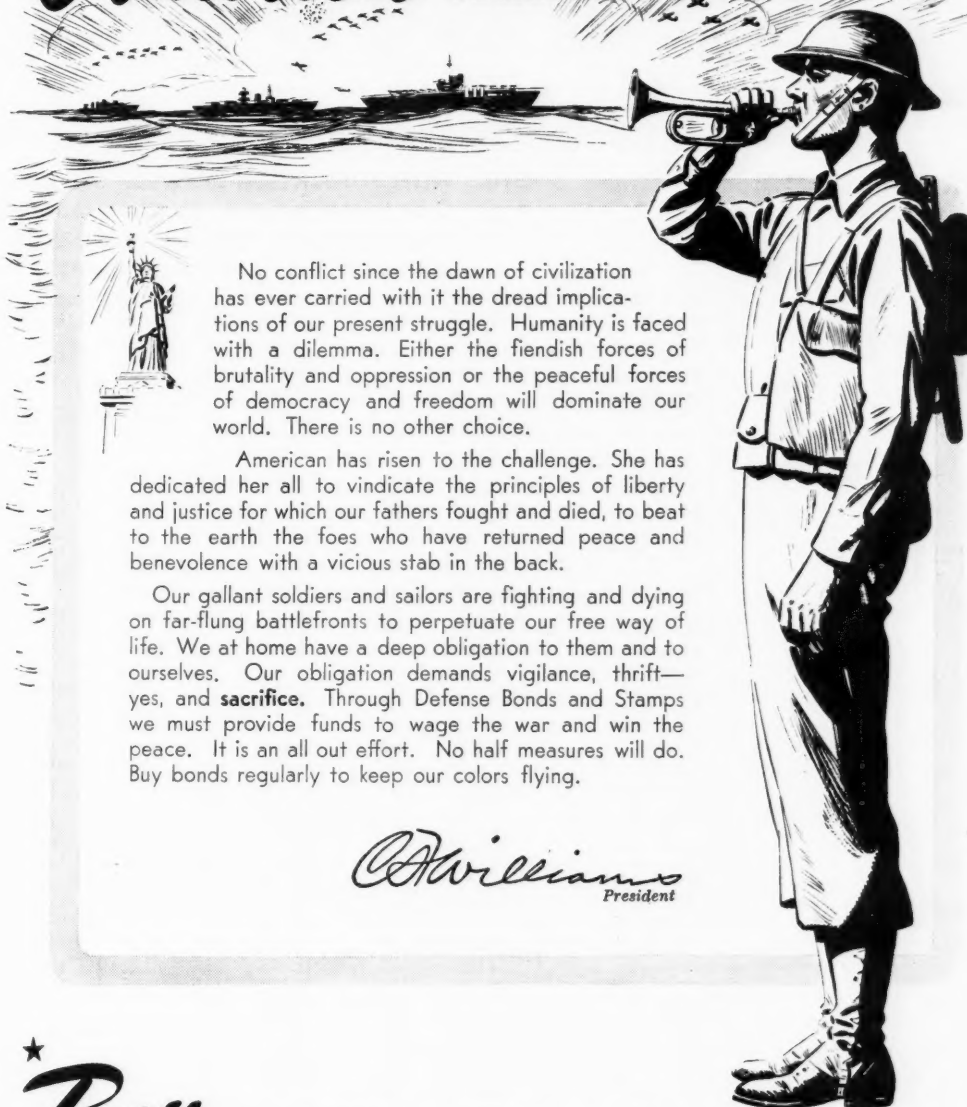
Butte	\$930,000
Great Falls	670,000
Billings	401,000
Missoula	398,000
Helena	374,000
Bozeman	115,000

NEBRASKA

Omaha	\$6,160,000
Lincoln	3,250,000
Hastings	410,000
Fremont	273,000
Scottsbluff	233,000
Grand Island	215,000

(CONTINUED ON NEXT PAGE)

"America FIGHTS FOR PEACE!"



No conflict since the dawn of civilization has ever carried with it the dread implications of our present struggle. Humanity is faced with a dilemma. Either the fiendish forces of brutality and oppression or the peaceful forces of democracy and freedom will dominate our world. There is no other choice.

America has risen to the challenge. She has dedicated her all to vindicate the principles of liberty and justice for which our fathers fought and died, to beat to the earth the foes who have returned peace and benevolence with a vicious stab in the back.

Our gallant soldiers and sailors are fighting and dying on far-flung battlefronts to perpetuate our free way of life. We at home have a deep obligation to them and to ourselves. Our obligation demands vigilance, thrift—yes, and **sacrifice**. Through Defense Bonds and Stamps we must provide funds to wage the war and win the peace. It is an all out effort. No half measures will do. Buy bonds regularly to keep our colors flying.

C. Williams
President

★ *Buy* DEFENSE BONDS AND STAMPS

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

HOME OFFICE — CINCINNATI

Ranking by States

(CONT'D FROM PRECEDING PAGE)

Kearney	189,000	Toledo	10,265,000
Beatrice	179,000	Akron	9,140,000
Lexington	178,000	Youngstown	4,877,000
Norfolk	176,000	Canton	4,292,000
North Platte	146,000	Cleveland Heights	2,930,000
Nebraska City	120,000	Springfield	2,325,000
Fairbury	84,000	Lakewood	2,320,000
Plattsmouth	84,000	Shaker Heights	2,210,000
Chadron	82,000	Hamilton	1,580,000

NEVADA

Reno	\$452,000
Las Vegas	69,000
Ely	66,000
Sparks	57,000
Elko	48,000

NEW HAMPSHIRE

Manchester	\$1,666,000
Nashua	788,000
Concord	746,000
Berlin	590,000
Dover	490,000

NEW JERSEY

Newark	\$19,860,000
Jersey City	10,860,000
Trenton	4,840,000
Paterson	4,280,000
Camden	3,990,000
East Orange	3,375,000
Elizabeth	3,122,000
Montclair	3,050,000
Atlantic City	2,417,000
Bayonne	2,290,000
Passaic	2,210,000
West Orange	2,190,000
Irvington	2,165,000
Hoboken	1,978,000
New Brunswick	1,580,000
Orange	1,475,000
Plainfield	1,310,000
Englewood	995,000
Summit	985,000
Union City	924,000

NEW MEXICO

Albuquerque	\$695,000
Santa Fe	182,000
Roswell	170,000
Clovis	161,000
Carlsbad	103,000
Las Cruces	99,000
Hobbs	98,000
Tucumcari	58,000

NEW YORK

New York City	\$170,250,000
Brooklyn	38,750,000
Buffalo	24,850,000
Rochester	12,980,000
Syracuse	8,170,000
Bronx	8,100,000
Albany	5,330,000
Jamaica	4,820,000
New Rochelle	4,730,000
Utica	4,680,000
Flushing	4,626,000
Yonkers	4,580,000
Schenectady	4,250,000
Sands Point	3,900,000
Binghamton	3,570,000
Long Island City	3,440,000
Troy	3,272,000
Mount Vernon	3,215,000
Niagara Falls	2,615,000
Elmira	1,930,000

NORTH CAROLINA

Charlotte	\$3,620,000
Winston Salem	3,380,000
Greensboro	2,710,000
Durham	2,690,000
Asheville	1,855,000
Raleigh	1,830,000
Wilmington	996,000
High Point	910,000
Rocky Mount	696,000
Goldsboro	560,000
Salisbury	515,000
Wilson	498,000
Statesville	478,000
Kinston	434,000
Gastonia	395,000
Payetteville	340,000
New Bern	280,000
Hickory	269,000
Greenville	230,000
Reidsville	195,000

NORTH DAKOTA

Fargo	\$962,000
Grand Forks	540,000
Minot	295,000
Bismarck	273,000
Jamestown	175,000
Dickinson	101,000
Valley City	95,000
Devils Lake	86,000
Mandan	84,000
Williston	81,000

OHIO

Cleveland	\$34,920,000
Cincinnati	22,340,000
Columbus	12,670,000
Dayton	10,790,000

Toledo	10,265,000
Akron	9,140,000
Youngstown	4,877,000
Canton	4,292,000
Cleveland Heights	2,930,000
Springfield	2,325,000
Lakewood	2,320,000
Shaker Heights	2,210,000
Hamilton	1,580,000
Zanesville	1,282,000
Lima	1,180,000
Norwood	910,000
Lorain	890,000
Portsmouth	890,000
Steubenville	867,000
East Cleveland	820,000

OKLAHOMA

Oklahoma City	\$5,281,000
Tulsa	3,945,000
Muskogee	410,000
Enid	395,000
Okmulgee	345,000
Ardmore	345,000
Bartlesville	270,000
Shawnee	244,000
Norman	242,000
Lawton	240,000
Durant	235,000
Chickasha	230,000
Wewoka	215,000
Ada	190,000
McAlester	185,000
Ponca City	170,000
Seminole	133,000
El Reno	122,000
Sapulpa	111,000
Duncan	110,000

OREGON

Portland	\$10,316,000
Salem	840,000
Eugene	390,000
Klamath Falls	310,000
Bend	255,000
Medford	215,000
Astoria	205,000
The Dalles	167,000
Pendleton	160,000
La Grande	138,000
Baker	130,000

PENNSYLVANIA

Philadelphia	\$59,330,000
Pittsburgh	33,970,000
Scranton	6,120,000
Erie	5,835,000
Harrisburg	4,230,000
Wilkes-Barre	3,905,000
Reading	3,735,000
Allentown	3,660,000
York	2,910,000
Lancaster	2,310,000
Bethlehem	2,110,000
Chester	2,090,000
McKeesport	1,955,000
Johnstown	1,890,000
Altoona	1,862,000
Upper Darby	1,682,000
Williamsport	1,395,000
New Castle	1,245,000
Wilkesburg	865,000
Easton	842,000

RHODE ISLAND

Providence	\$11,980,000
Pawtucket	3,665,000
Woonsocket	2,570,000
Cranston	2,110,000
Newport	1,340,000
East Providence	1,250,000

SOUTH CAROLINA

Columbia	\$2,420,000
Charleston	2,305,000
Greenville	1,370,000
Spartanburg	915,000
Florence	510,000
Anderson	416,000
Rock Hill	355,000
Sumter	340,000
Rion	300,000
Orangeburg	291,000
Greenwood	288,000
Darlington	253,000
Belton	198,000
Clinton	195,000
Conway	186,000
Bennettsville	175,000
Hartsville	166,000

SOUTH DAKOTA

Sioux Falls	\$866,000
Aberdeen	340,000
Rapid City	265,000
Mitchell	259,000
Huron	187,000
Watertown	144,000
Brookings	138,000
Lead	120,000
Yankton	109,000

TENNESSEE

Memphis	\$8,330,000
Nashville	6,775,000
Chattanooga	3,010,000

(CONTINUED ON NEXT PAGE)

Insurance Payments in Large Cities

(CONT'D FROM PRECEDING PAGE)

Showing Payment Per Family and Per Capita in Each City, with Life Insurance Payments Compared to

Cities of 50,000 Population or Over	Insurance Payment in City	Rank in Payment	Population	Rank in Population	Pay-ment Per Family in City	Food Sales in City for Year in City	Average Wages Paid by Manufacturers in City	Annual Retail Trade Volume in City	Total Savings Bank Deposits in City	Per Capita Payment in City
Winston Salem, N. C.	3,380,000	84	79,815	115	197	80	23	11.7	..	42.35
Bayonne, N. J.	2,290,000	134	79,198	116	114	43	19	10.1	..	28.91
Huntington, W. Va.	3,365,000	86	78,836	117	164	66	22	10.7	59	42.68
Lansing, Mich.	1,995,000	148	78,753	118	99	26	..	4.3	25	25.33
Mobile, Ala.	3,244,000	92	78,720	119	185	55	12.5	11	17	41.21
Binghamton, N. Y.	3,570,000	83	78,309	120	190	48	35	8.4	..	45.59
Montgomery, Ala.	1,740,000	166	78,084	121	83	35	..	6	22	22.28
Niagara Falls, N. Y.	2,615,000	122	78,029	122	149	38	9	7.4	13.2	33.51
Manchester, N. H.	1,666,000	171	77,685	123	90	23	15	5.1	3	21.45
Quincy, Mass.	2,650,000	119	75,810	124	145	35	21	7.6	..	34.96
Pawtucket, R. I.	3,665,000	79	75,797	125	190	49	23	10.1	..	48.35
St. Joseph, Mo.	1,895,000	157	75,711	126	96	34	30	6.5	..	25.03
East St. Louis, Ill.	1,608,000	175	75,609	127	83	31	..	6	21	21.27
Springfield, Ill.	2,065,000	147	75,503	128	86	31	40	5.4	27	27.35

CITIES WITH POPULATION BETWEEN 50,000 AND 75,000

Combined population (71 cities)—4,338,686

Total life insurance payments—\$141,947,000

Average per capita payment—\$32.71

Portland, Maine	2,161,000	141	73,643	129	124	27	51	4.7	5	29.34
Charleston, S. C.	2,305,000	133	71,275	130	138	48	95	8	15	32.34
Springfield, O.	2,325,000	130	70,662	131	122	35	16	7.7	8.4	32.90
Troy, N. Y.	3,272,000	90	70,304	132	107	52	27	9.6	9.7	46.54
Hammond, Ind.	1,155,000	186	70,184	133	75	24	16	3.6	44	16.46
Newton, Mass.	3,140,000	94	69,873	134	199		100			44.94
Roanoke, Va.	2,365,000	128	69,287	135	148	52	17	6.6		34.13
Lakewood, O.	2,320,000	131	69,160	136	130					33.55
East Orange, N. J.	3,375,000	85	68,945	137	210					48.95
New Britain, Conn.	2,122,000	144	68,685	138	136	43		8.5	6	30.89
San Jose, Calif.	983,000	191	68,457	139	49	13	13	2.5	3.4	14.36
Charleston, W. Va.	3,290,000	88	67,914	140	234	46	24	7.5		48.44
Topeka, Kans.	1,876,000	159	67,833	141	92	27		6		27.66
Madison, Wisc.	2,720,000	113	67,447	142	147	38	35	6.2	22	40.33
Mount Vernon, N. Y.	3,215,000	93	67,362	143	210	69	101	8.8	14.6	47.73
Racine, Wisc.	1,920,000	155	67,195	144	114	34	8	7.1	17	28.57
Johnstown, Pa.	1,890,000	158	66,668	145	126	38	5	5.1	16	28.35
Pontiac, Mich.	1,592,000	177	66,626	146	87	29	3.3	5.1	25	23.89
Davenport, Ia.	1,639,000	172	66,039	147	100	30	42	4.8	10.3	24.82
Oak Park, Ill.	2,742,000	111	66,015	148	160					41.54
Augusta, Ga.	1,675,000	170	65,919	149	108	36	51	6.7		25.41
Phoenix, Ariz.	996,000	189	65,414	150	80	17	40	2.5	10	15.23
Evanston, Ill.	3,911,000	72	65,389	151	238	61		9.8	43	59.81
Cicero, Ill.	541,000	199	64,712	152	33					8.36
Atlantic City, N. J.	2,417,000	127	64,094	153	144	48		5.4		37.71
Dearborn, Mich.	1,335,000	183	63,584	154	74					21.00
Medford, Mass.	2,780,000	109	63,083	155	159		200			44.07
Terre Haute, Ind.	1,528,000	180	62,693	156	87	25	21	4.6		24.37
Columbia, S. C.	2,420,000	126	62,396	157	215	50	76	7		38.78
Brockton, Mass.	2,215,000	137	62,343	158	158	33		7	9.3	35.53
Cedar Rapids, Ia.	1,316,000	185	62,120	159	80	28	16	4	10.6	21.18
Jackson, Miss.	2,285,000	135	62,107	160	164	51		7.8	32	36.79
Covington, Ky.	1,328,000	184	62,018	161	66	25		6.1		21.41
Passaic, N. J.	2,210,000	138	61,394	162	148	40	7	6.5		36.00
Lancaster, Pa.	2,310,000	132	61,345	163	147	54	13	6.5		37.66
Springfield, Mo.	1,898,000	156	61,238	164	121	37	90	7.3	40	30.99
Wheeling, W. Va.	2,645,000	120	61,099	165	139	51		8.3	11	43.29
Galveston, Tex.	1,695,000	168	60,862	166	125	34		7.6	13	27.85
St. Petersburg, Fla.	977,000	192	60,812	167	53	22	105	3.5		16.07
Fresno, Calif.	1,588,000	178	60,685	168	109	21	39	3		26.17
Durham, N. C.	2,690,000	116	60,195	169	214	67	21	11	30	44.69
Greensboro, N. C.	2,710,000	115	59,319	170	216	59		9.8	142	45.69
Decatur, Ill.	874,000	197	59,305	171	57	17		3	14	14.74
Chester, Pa.	2,090,000	146	59,285	172	143	45	10	8	15	35.25
Beaumont, Tex.	2,470,000	124	59,061	173	149	53	160	8.2	49	41.82
Bethlehem, Pa.	2,110,000	145	58,490	174	156	41		9.7		36.07
New Rochelle, N. Y.	4,730,000	57	58,408	175	370	81	600	14	20.6	80.98
Malden, Mass.	2,130,000	143	58,010	176	152	47	52	9.6		36.72
Macon, Ga.	1,010,000	188	57,865	177	73	21	25	4.3		17.45
Corpus Christi, Tex.	1,595,000	176	57,301	178	111	29	250	5	83	27.84
Upper Darby, Pa.	1,682,000	169	56,883	179	122					29.57
York, Pa.	2,910,000	103	56,712	180	202	65	26	9.7		51.31
Union City, N. J.	924,000	193	56,173	181	70					16.45
Waco, Tex.	2,685,000	117	55,982	182	200	55	120	10.8	59	47.96
McKeesport, Pa.	1,955,000	153	55,355	183	157	35		7.2	17	35.32
Irrvington, N. J.	2,165,000	140	55,328	184	155					39.13
Cleveland Hghts., O.	2,930,000	102	54,992	185	210					53.28
Stockton, Calif.	895,000	196	54,714	186	61	14	11	2.5	3.5	16.36
East Chicago, Ind.	898,000	195	54,637	187	65					16.44
Kalamazoo, Mich.	1,775,000	164	54,097	188	98	31		5	17	32.81
Holyoke, Mass.	2,200,000	139	53,750	189	159	42	14	10	6.5	40.93
Santa Monica, Calif.	866,000	198	53,500	190	56	17	4	3.		16.19
Columbus, Ga.	992,000	190	53,280	191	68	21		4.5	13.5	18.62
Pueblo, Colo.	911,000	194	52,162	192	74	19		4		17.46
Waterloo, Ia.	1,085,000	187	51,743	193	73	23		3.8	26	20.97
Amarillo, Tex.	1,610,000	174	51,686	194	147	37	400	6.2	80	31.15
Asheville, N. C.	1,855,000	161	51,310	195	159	45	150	7.2		36.15
Highland Pk., Mich.	1,440,000	182	50,810	196	100					28.34
Portsmouth, Va.	1,725,000	167	50,745	197	153	43		10.1		33.99
Hamilton, O.	1,580,000	179	50,592	198	120	35		7.1	22	31.23
Hoboken, N. J.	1,978,000	151	50,115	199	146	76			7.3	39.47

Meeting *the* Challenge Of The Times

THE EQUITABLE LIFE OF IOWA presents three new policies to meet the challenge of these stirring times:

1. THE MULTIPLE PROTECTION POLICY

An unusually flexible contract for the individual who is uncertain as to his future income. Provides maximum protection at minimum initial cost on a sliding scale premium basis. The insured can adjust premium increases to suit individual requirements **after** the contract is in force.

2. THE PREFERRED WHOLE LIFE POLICY

A remarkably low net cost policy, available in amounts of \$5,000 or more, for men and women with assured incomes who seek a bigger dollar's worth of permanent life insurance protection in 1942.

3. THE SEVENTY-FIVER

A Package Sale policy for the lower income brackets . . . \$75 per month to the beneficiary, or \$75 per month retirement income to the insured, for \$75 per year in premiums.



EQUITABLE LIFE OF IOWA

HOME OFFICE DES MOINES

1941 Life Insurance Payments in Large Industrial Areas

Showing Percentage of Insurance Payments to Average* Salaries and Wages Paid by Manufacturers Operating in 20 Industrial Areas

Population of these twenty industrial areas is 31.4% of the total population of the United States.

Total payments in these areas were 46% of the total payments within the United States.

The per capita payment in these areas was \$31.93 compared with a per capita payment of \$21.46 for the United States.

	Population of Area	Life Pay- ments in 1941	% of Salaries	% of Wages	Per Capita Payment in Area
NEW YORK CITY-NEWARK-JERSEY CITY AREA: Bronx, Kings, New York, Queens, Richmond and Westchester Counties, N. Y.; Bergen, Essex, Hudson, Middlesex, Passaic and Union Counties, N. J.	10,782,353	\$371,560,000	87	35	\$34.46
CHICAGO AREA: Cook, Dupage, Kane, Lake and Will Counties, Ill.; Lake County, Ind.	4,825,527	155,600,000	67	24	32.24
PHILADELPHIA-CAMDEN AREA: Bucks, Chester, Delaware, Montgomery and Philadelphia Counties, Pa.; Burlington, Camden and Gloucester Counties, N. J.	3,199,637	110,347,000	86	27	34.48
LOS ANGELES AREA: Los Angeles County	2,785,643	64,500,000	124	43	23.15
BOSTON AREA: Essex, Middlesex, Norfolk and Suffolk Counties	2,656,131	96,340,000	102	36	36.27
DETROIT AREA: Oakland and Wayne Counties	2,269,691	49,980,000	47	9½	22.02
PITTSBURGH AREA: Allegheny, Beaver, Washington and Westmoreland Counties	2,082,556	62,685,000	82	22	30.10
SAN FRANCISCO-OAKLAND AREA: Alameda, Contra Costa, Marin, San Francisco and San Mateo Counties	1,412,686	36,900,000	99	33	26.12
ST. LOUIS AREA: St. Louis City and St. Louis County, Mo.; Madison and St. Clair Counties, Ill.	1,406,526	38,390,000	70	25	27.29
CLEVELAND AREA: Cuyahoga and Lorain Counties	1,329,640	48,606,000	74	23	36.55
BALTIMORE AREA: Baltimore City and Baltimore County	1,014,925	27,195,000	85	24	26.80
BUFFALO AREA: Erie and Niagara Counties	958,487	36,465,000	85	28	38.04
MILWAUKEE AREA: Kenosha, Milwaukee and Racine Counties	924,437	27,610,000	53	18	29.86
MINNEAPOLIS-ST. PAUL AREA: Dakota, Hennepin, and Ramsay Counties	918,494	30,565,000	125	48	33.27
PROVIDENCE-FALL RIVER-NEW BEDFORD AREA: Providence County, R. I.; Bristol County, Mass.	914,935	35,120,000	92	23	38.38
CINCINNATI AREA: Butler and Hamilton Counties, Ohio; Campbell and Kenton Counties, Kentucky	907,293	33,710,000	87	28	37.15
BRIDGEPORT-NEW HAVEN-WATERBURY AREA: Fairfield and New Haven Counties	902,700	36,200,000	76	23	40.10
SCRANTON-WILKES BARRE AREA: Lackawanna and Luzerne Counties	742,761	19,320,000	250	66	26.01
SEATTLE-TACOMA AREA: King and Pierce Counties	687,061	16,760,000	119	33	24.39
KANSAS CITY AREA: Clay and Jackson Counties, Mo.; Wyandotte County, Kansas	653,316	23,560,000	130	47	36.06

*Average of four years.

Ranking by States

(CONT'D FROM PRECEDING PAGE)

Knoxville	2,855,000	Denison	629,000
Jackson	735,000	Tyler	544,000
Johnson City	305,000	Abilene	494,000
Columbia	260,000	Texarkana	433,000
Clarksville	255,000	Lubbock	417,000
Cleveland	210,000	Brownsville	410,000
Dyersburg	180,000	Laredo	396,000
Lebanon	170,000		
Kingsport	168,000		
Union City	139,000		
Shelbyville	124,000		
Morristown	110,000		
Franklin	105,000		
TEXAS			
Houston	\$13,120,000		
Dallas	10,930,000		
San Antonio	7,660,000		
Fort Worth	5,492,000		
El Paso	2,865,000		
Waco	2,685,000		
Austin	2,590,000		
Beaumont	2,470,000		
Wichita Falls	1,735,000		
Galveston	1,695,000		
Amarillo	1,610,000		
Corpus Christi	1,595,000		
Port Arthur	695,000		
UTAH			
Salt Lake City	\$2,360,000		
Ogden	430,000		
Provo	190,000		
Murray	95,000		
Logan	90,000		
VERMONT			
Burlington	\$980,000		
Rutland	690,000		
Barre	575,000		
VIRGINIA			
Richmond	\$7,580,000		
Norfolk	3,720,000		

Roanoke	2,365,000	Morgantown	225,000
Portsmouth	1,725,000	Beckley	180,000
Lynchburg	955,000	Martinsburg	159,000
Danville	796,000		
Newport News	788,000		
Alexandria	544,000		
Petersburg	392,000		
Arlington	380,000		
Blackstone	245,000		
Suffolk	235,000		

WASHINGTON

Seattle	\$10,465,000
Spokane	3,765,000
Tacoma	3,295,000
Yakima	578,000
Everett	460,000
Bellingham	354,000
Olympia	315,000
Walla Walla	237,000
Aberdeen	230,000
Bremerton	196,000
Vancouver	188,000
Pullman	161,000

WEST VIRGINIA

Huntington	\$3,365,000
Charleston	3,290,000
Wheeling	2,645,000
Parkersburg	635,000
Clarksburg	542,000
Bluefield	361,000
Fairmont	290,000

WISCONSIN

Milwaukee	\$20,860,000
Madison	2,720,000
Racine	1,920,000
Green Bay	1,395,000
Kenosha	1,290,000
Sheboygan	1,135,000
Oshkosh	985,000
Eau Claire	986,000
La Crosse	985,000
Wausau	817,000
Wauwatosa	770,000
Fond du Lac	715,000
Superior	664,000
Appleton	660,000
Beloit	645,000
West Allis	626,000
Manitowoc	614,000
Janesville	544,000
Merrill	480,000
Waukesha	450,000

WYOMING

Cheyenne	\$340,000
Casper	315,000
Laramie	195,000
Rock Springs	140,000
Rawlins	115,000
Sheridan	110,000



The big problem faced by a young widow with small children is whether she should get a job or try to live on her social security benefits which she must forego if she earns more than \$15 a month from an employer covered by the act. A supplemental life insurance program is the answer.

Prominent Life Payments in 1941

A PARTIAL LIST OF INSURED

William B. Ackerman, Cincinnati, insurance.
 Elbert D. Akin, Atlanta, mortgage loans.
 Percy I. Allen, Rochester, N. Y., landscape architect.
 Edgar L. Anderson, Sr., Clarksdale, Miss., planter.
 Harry C. Anderson, Cincinnati, executive, Enquirer Job Printing Co.
 Herschel W. Arant, Columbus, O., federal judge.
 Henry H. Ashenfelter, New York, food broker.
 Wm. J. Assenmacher, Lexington, Neb., builder and contractor.
 Hinkley G. Atwood, Peoria, Ill., pres., Allied Mills, Inc.
 John H. Aufderheide, Indianapolis, finance business.
 Dwight E. Austin, New York, pres., Thomas Leeming & Co.
 Frank E. Austin, Dallas, executive.
 Wilbert J. Austin, Shaker Heights, O., executive.
 Charles Auth, Malba, L. I., N. Y., executive.
 John E. Axford, Selma, Ala., retired.

Julius A. Baer, St. Louis, vice-pres., dry goods co.
 Barney R. Baker, Toledo, merchant.
 Herbert A. Baker, New York, executive, American Can Co.
 John E. Baker, York, Pa., executive.
 Nicholas A. Baltzell, Marianna, Fla., physician.
 Wm. B. Banks, E. Grand Rapids, executive.
 Forrest M. Barfield, Atlanta, surgeon.
 Frank S. Barks, St. Louis, pres., Lincoln Engineering Co.
 Elliott Barnwell, Ann Arbor, retired.
 John J. Barrett, New York, broker.
 Wm. R. Barringer, Florence, S. C.
 Stanley W. Bath, Shrewsbury, Mass., executive.
 Charles G. Beadenkopf, Wilmington, Del., mfr.
 Newton J. Bell, Montgomery, Ala., farmer and capitalist.
 Bert L. Bennett, Winston-Salem, gas and oil dealer.
 Thomas Berge, Grand Forks, N. D., pres., Northern Construction Co.
 Harry L. Bernstein, Brooklyn.
 Arthur W. Berresford, New York, retired.
 James D. Berry, Oil City, Pa., vice-pres., Quaker State Oil Refining Corp.
 Wm. Beye, Pittsburgh, executive.
 Clarence B. Blethen, Seattle, newspaper publisher.
 Benjamin W. Bloom, New York, circulation mgr., American Weekly.
 Roger Bocqueraz, San Francisco, executive.
 Robert C. Boger, Philadelphia, mfr.
 Joseph A. Boillin, Sr., Clarksdale, Tenn., wholesale grocer.
 Frank K. Borden, Goldsboro, N. C.
 Wm. C. Both, Chicago, vice-pres., Meyer Both Co.
 John E. Bouchard, Nashville.
 Samuel H. Bowman, Jr., Miami Beach, pres., lumber co.
 Benjamin D. Brantley, Blackshear, Ga., banker and mfr.
 Wm. F. Braun, Memphis, physician.
 Arthur G. Brode, Memphis, atty.
 Arthur A. Brody, New York.
 Lew W. Brooks, Knoxville, pres., Brooks Equipment Co.
 Paul A. Brooks, Minneapolis, lumber dealer.
 Brian S. Brown, Savannah, executive.
 Charles M. Bryan, New York, mgr., Gen. Outdoor Advertising Co.
 Thaddeus G. Buckner, Jacksonville, exec., Coca Cola Co.
 Walter K. Burgess, Riverside, Cal., army lieutenant.
 Edward W. Burnshaw, Jr., Yeadon, Pa.
 J. Randall Burrow, Jr., Topeka, banker.
 Jack L. Burt, Wausau, Wis., executive and sales mgr.
 James H. Bute, Houston, oil operator.
 J. Fred Butler, Oak Park, Ill., exec., Butler Paper Co.
 Wm. D. Byron, Williamsport, Md., congressman.

Joseph Caldwell, Pittsburgh, retired.
 Lucy G. Calhoun, Cincinnati.
 Edwin H. Campbell, Salem, O., diaryman
 Willis C. Campbell, Memphis, physician.
 Michael L. Carr, Columbus, O., pres., coffee co.
 Charles P. Carroll, Kansas City, Mo., ins.
 Charles F. Carter, Nashville, operating mgr., Nashville Gas Co.
 James A. Coyce, Nashville, jeweler.
 James E. Chandler, Kansas City, Mo., chrnm., A. B. C. Butter Co.
 Louis Charon, Ft. Dodge, Ia., dept. store mgr.
 Howard L. Christman, Washington, Pa., vice-pres., publishing Co.
 Baylies V. Clark, San Diego, navy lieutenant.
 Charles S. Clark, Sr., Wakeman, O., seed dealer and grower.
 Philip J. Clark, Cincinnati, exec., Union Central Life Ins. Co.
 Wm. M. Clark, Spring Lake, N. J., banker.
 Emory L. Coblentz, Middletown, Md., attorney.

Wm. Cochrane, Red Oak, Ia., mfr.
 Calvin J. Cocke, Marshall, Tex., contractor.
 George Coerper, Milwaukee, lumber dealer.
 Ralph B. Cohen, Steubenville, O., attorney.
 Russell Colgate, West Orange, N. J., exec. Colgate Co.
 Everett S. Collins, Portland, Ore., lumber dealer.
 Samuel Cominsky, Trenton, N. J., pres., Efcote Corp.
 Carlton E. Conn, Hollywood, Cal., physician.
 Arthur L. Cook, Ottawa, Kans., contractor.
 Ira J. Cooper, Cincinnati, executive.
 Harvey C. Couch, Pine Bluff, Ark., pres., Ark. Light & Power Co.
 Harris Creech, Cleveland, executive.

Large Claims Paid in 1941 Reported in This Issue

929 Claims \$	30,000 to \$	50,000
685 Claims	50,000 to	100,000
274 Claims	100,000 to	200,000
63 Claims	200,000 to	300,000
26 Claims	300,000 to	400,000
17 Claims	400,000 to	500,000
7 Claims	500,000 to	600,000
6 Claims	600,000 to	700,000
1 Claim	700,000 to	800,000
2 Claims	900,000 to	1,000,000
3 Claims	1,000,000 to	2,000,000
1 Claim	2,000,000 to	3,000,000
1 Claim	3,000,000 to	4,000,000

John T. Creighton, Ossining, N. Y., vice-pres. City Bank Farmers Trust Co.
 Henry Cruse, Beaumont, Tex., attorney.
 Edward A. Cudahy, Chicago, meat packing executive.
 Wilbur L. Cummings, New York, attorney.
 John E. Dannelley, Lockhart, Tex., oil & leasing.
 Ira N. Davenport, Dubuque, Ia., Prop. Dubuque Boat & Boiler Works.
 Alton N. Davis, Charleston, W. Va., retired.
 Joseph B. Davis, Albany, Ga., naval stores operator.
 John P. Devaney, Minneapolis, attorney.
 Frederick G. Diesbach, Hamilton, O., mfr.
 Harry A. Dockum, Wichita, Kans., drug merchant.
 Thomas K. Donahoe, Pittsburgh, executive.
 Winfield Dorn, Chico, Cal., attorney.
 Daniel J. Dorrance, Camden, N. Y., banker.
 Isaac H. Doutrich, Harrisburg, Pa., owner, Doutrich & Co., clothing.
 Martin J. Dowling, Rochester, N. Y., executive.
 James G. Driscoll, Manchester, N. H., executive.
 Walker S. Dunson, LaGrange, Ga., pres., Dunson Mills.
 Maurice E. Dyess, Augusta, Ga., owner & mgr. lumber co.

Stanley D. Eckel, Manitowoc, Wis., pres. Manitowoc Refrigerating Co.
 Errett C. Edmundson, Pittsburgh, executive.
 Henry W. Ellerson, Richmond, Va.
 James F. Elliott, Sacramento, retired.
 Morris L. Ellis, Greensboro, N. C.
 Clarence T. English, Dallas, truck line owner.
 Charles O. Ewing, Louisville, pres. Oscar Ewing & Sons, Inc.
 Jesse C. Fitts, Kansas City, Mo., wholesale dry goods.
 George M. Fitzgerald, Chicago, physician.
 Anna M. Fleming, Ft. Worth.
 Jeremiah S. Foley, Jacksonville, pres. Brooks-Scanlon Co.
 Mitchell D. Follansbee, Chicago, attorney.
 Revnolds C. Frampton, St. Louis, retired pres. Frampton Realty & Investment Co.
 Wesley L. Furste, Cincinnati, physician.

Ralph M. Gately, Winnetka, Ill.
 Porter W. Gifford, Dallas, pres. Gifford-Hill & Co.
 Charles L. Gilliland, Philadelphia, retired.
 Fannie M. Godfrey, Tarrytown, N. Y.
 John W. Graham, Spokane, merchant.
 Malcolm K. Graham, Sr., Graham, Tex., real estate & investments.

Clifford V. Gregory, Des Moines, assoc. publisher, Wallaces' Farmer & Iowa Homestead.
 Joseph G. Griswold, Grand Rapids, pres. Widdicomb Furniture Co.

Jacob F. C. Hagens, Menlo Park, Cal., retired pres. Great West Div. Dow Chemical Co.
 Gavin W. Hamilton, Denver, pres. Hamilton & Gleason Co.

Wm. P. Hammersmith, Galveston, merchant.
 Alexander C. G. Hammesfahr, Yonkers, N. Y., executive.
 Edward W. Hanlon, San Francisco, physician.
 Tom S. Hanna, Oklahoma City, wholesale merchant.
 Elmer M. Hansen, Lincoln, Neb., physician.
 Joseph W. Harbrecht, Sandusky, O., executive paper co.
 Edward M. Harris, Merion, Pa., realtor.
 Wm. C. Harris, Sterling, Colo., stockman.
 Byron P. Harrison, Washington, D. C., U. S. Senator.
 John C. Hartman, Waterloo, Ia., editor.
 John P. Harvey, Lynchburg, Va., executive.
 Otto C. Hausserman, Evansville, Ind., retired.
 Samuel W. Hayes, Oklahoma City, attorney.
 Henry A. Heister, Cincinnati, executive furnace co.
 Alfred O. Hero, New Orleans, merchant.
 Morris A. Heyman, Grand Rapids, merchant.
 Daniel Heyward, Rion, S. C., executive.
 T. Frank Hickey, Shrewsbury, Mass., executive.
 Emory Hill, Richmond, Va., physician.
 Anne Marie Hoey, New York.
 James J. Hoey, New York.
 Peter L. Hoffman, Cisco, Tex.
 Thomas P. Hogan, Piedmont, Cal., lumber dealer.
 Wm. E. Hogan, Kansas City, Mo., traffic mgr. Mer. L. & S. Co.
 Michael Hogg, Houston, real estate & investments.
 Bettie F. Holmes, Sands Point, N. Y.
 Ernest H. Holmes, Point Pleasant, W. Va., chief engr. Marietta Mfg. Co.
 Bernhart P. Holst, Boone, Ia., publisher.
 Kenneth L. Hood, Belvidere, Ill., physician.
 Virgil R. Howie, Jackson, Miss., retired.
 Kennett Hudson, Ardmore, Okla., lumber merchant.
 Oscar C. Huffman, New Canaan, Conn., executive.

Carl E. Imes, Worthington, Minn., real estate.

Harold Jackson, Chicago, attorney.
 Richard Jaeckel, New York, furrier.
 Ralph E. James, Sr., Allentown, Pa., pres. Charis Corp.
 Alexander H. Jarecki, Erie, Pa., mfr.
 Wm. Jenkins, Pittsburgh, executive.
 Richard G. Jennings, Edgeworth Bow, Pa., executive.
 Thornton E. Jennings, Thomasville, N. C., hosiery mfr.
 Clarence A. Johnson, Tarboro, N. C.
 Isaac H. Johnson, Evanston, Ill., pres. Johnson Oil Refining Co.
 Richard M. Johnson, Glencoe, Ill., real estate mtges.
 Van Johnson, Dallas, executive.
 George M. Jones, Washington, D. C., executive.
 Edgar S. Joseph, Indianapolis, merchant.
 Louis P. Joseph, Jasper, Ind., mfr.
 Coleman J. Joyce, Philadelphia, attorney.
 Jack Joyner, Statesville, N. C., attorney.

Isaac Kahn, Indianapolis, exec. Capital Paper Co.
 Harry Kassler, Far Rockaway, N. Y.
 Louis Katz, New York.
 Frank Kell, Wichita Falls, Tex., investments.
 Albert D. Kelly, Wallace, Ala., merchant.
 Ralph Kemp, Frankfort, Ind., mgr. canning co.
 H. Stanley Kerchner, Ambridge, Pa., physician.
 Clyde L. King, Atlanta, executive.
 Edwin A. Kirch, Maplewood, N. J., merchant.
 Lynn P. Kirkland, Auburndale, Fla., citrus owner & shipper.
 Lewis A. Kistler, Los Angeles, engineer.
 Louis Klein, Upper Montclair, N. J., research dir.
 Simon Klein, Providence, retired.
 Irving Kohn, Philadelphia, merchant.
 Sidney Kohn, Wayside, N. J., executive.
 G. Adolph Krause, Rockford, Mich., pres. Wolverine Shoe Tanning Corp.

Charles W. Lamer, Salina, Kans., hotel proprietor.
 Samuel C. Lamport, New York, merchant.
 John W. Landenberger, Sr., Philadelphia, retired mfr.
 Alexander C. Lau, Lincoln, Neb., wholesale grocer.
 John D. Lau, Lincoln, Neb., treas. H. P. Lau Co.
 Wilkes A. Law, Waynesboro, Ga.
 James M. Ledbetter, Rockingham, N. C.
 Leon Lehman, Oxnard, Cal., pres. Lehman Brothers, Inc.

(CONTINUED ON NEXT PAGE)

Life Payments in 1941 by Percentages

• An analysis of Life Insurance Payments for the year 1941 shows the following percentage of each item given to the total; compared with 1937, 1938, 1939 and 1940.

	% 1941	% 1940	% 1939	% 1938	% 1937
Death Claims	38.56	35.96	35.18	35.81	38.31
Additional acci- dental death ben- efits .....	.86	.75	.76	.81	.86
Disability claims ...	4.28	4.25	4.04	4.04	4.22
Matured endow- ments and annu- ities	17.92	16.17	15.06	12.37	11.59
Payments for pre- mium savings (div- idends to policy holders) and for cash surrender values	38.38	42.87	44.96	46.97	45.02
Paid to beneficiaries	39.42	36.71	35.94	36.62	39.17
Paid to insureds	60.58	63.29	64.06	63.38	60.83

Prominent Payments

(CONT'D FROM PRECEDING PAGE)

J. Clifford Leonard, Houston, executive.
Joseph R. Lewis, Louisville, merchant.
Scott A. Lewis, Natchitoches, La., attorney.
Lewis Liberman, Camden, N. J., attorney.
Archibald E. Lingo, Collingswood, N. J., executive.
Stacy B. Lloyd, Ardmore, Pa., banker.
James A. Long, Jr., Roxboro, N. C.
Arthur R. Longfield, Grand Rapids, executive.
Aaron A. Lowenstein, Mobile, merchant.
George O. Lummis, Philadelphia, executive.
Alva M. Lumpkin, Columbia, S. C., attorney.
Thompson M. Lykes, Tampa, executive.

Henry McAllenan, Yonkers, N. Y., broker.
Wm. E. McCarty, Cairo, Ill., mfr.
Andrew McDonald, Cincinnati, pres. McDonald Printing Co.
James McEvoy, Detroit, attorney.
Charles H. McGill, St. Paul, executive.
Mark A. McGovern, Boston, physician.
J. Russell McIntosh, Dallas, insurance & advertising.
Maj. James F. McKinley, San Antonio, bank pres.
George K. McLendon, Waco, merchant.
Clifton H. McMillan, Jr., St. Louis.
Emerson D. McNeil, Virginia, Minn., retired.
Jamieson G. McPherson, Louisville, banker.
Henry McRee, LaDue, Mo., realtor.
John D. Mack, Sandusky, O., newspaper publisher.
Harold W. Madison, Rocky River, O., pres. H. W. Madison Co.
Beach W. Maguire, Rockford, Ill., mgr. Parson's Lum-ber Co.
John Maguire, Brockton, Mass., attorney.
Frederick A. Mailander, Waco, mfr.
Herbert Mallinson, Dallas, oil dealer.
Malcolm C. Mandeville, Chickasha, Okla., oil dealer.
Richard Markey, Summit, N. J.
Leo J. Marks, Columbus, O., merchant.

Women Who Left Large Amounts of Insurance

• Among the number of larger claims paid in 1941 on the lives of women were noted the following:

Elizabeth Adams, Bethany, Louisiana.
Lucy Gayle Calhoun, Cincinnati.
Anna Maud Fleming, Fort Worth, Texas.
Fannie M. Godfrey, Tarrytown, N. Y.
Leah Harris, New York City.
Fannie V. W. Heard, Refugio, Texas.
Anne Marie Hoey, New York City.
Bettie Fleischmann Holmes, Sands Point, Long Island.
Louise deGive Horine, Miami, Florida.
Jennie G. Sale, Mason City, Iowa.
Lizzie M. Wolfe, Waco, Texas.
Harriet C. Woodruff, Elizabeth, New Jersey.
Alethe Craig Yeandle, Washington, D. C.

Life Insurance Payments in 1941 by States

With Rank as to Payments and Population, Gain or Losses, Payments Per Capita With Ratios to National Per Capita Payment of \$21.46. Showing Death Rate Per 1,000 and Equivalent Insurance Payment for Every Death in Each State.

	Life Payments in 1941	Rank	Gain or Loss in Payments	Pct. of Gain or Loss	Population Total*	Rank	Paymts. Per Capita	Ratio to National Per Capita Paymt.	Equiv. Insur. For Every Death	Death Rate Per 1,000
Alabama	\$ 23,800,000	28	\$ -400,000	-1 7/8	2,832,961	17	\$ 8.40	.391	\$ 825	10.2
Arizona	4,400,000	46	+200,000	4 3/4	499,261	44	8.81	.411	738	11.9
Arkansas	15,600,000	36	+200,000	1 1/3	1,949,387	24	8.00	.372	.....	.....
California	147,400,000	6	-6,900,000	-4 7/8	6,907,387	5	21.34	.994	1,808	11.8
Colorado	23,400,000	30	-300,000	-1 1/4	1,123,296	33	20.83	.971	1,966	10.6
Connecticut	66,200,000	11	+400,000	2 1/2	1,709,242	31	38.73	1.804	3,797	.....
Delaware	7,600,000	41	-300,000	-3 3/4	266,505	47	28.50	1.328	2,294	12.4
Dist. of Col.	19,875,000	34	+3,045,000	18	663,091	37	29.98	1.397	2,281	13.1
Florida	28,700,000	23	+900,000	3 1/5	1,897,414	27	15.12	.704	1,247	12.1
Georgia	33,500,000	19	+400,000	1 1/3	3,123,723	14	10.72	.500	1,053	10.2
Idaho	4,700,000	45	+200,000	4 1/2	524,873	43	8.95	.417	1,051	8.5
Illinois	233,600,000	3	-8,500,000	-3 1/2	7,897,241	3	29.58	1.378	2,738	10.8
Indiana	59,000,000	12	+600,000	1	3,427,796	12	17.20	.801	1,497	11.5
Iowa	33,200,000	20	-200,000	-2 3/5	2,538,268	20	13.08	.609	1,302	10.1
Kansas	25,400,000	26	-300,000	-1 1/8	1,801,028	29	14.10	.657	1,373	10.3
Kentucky	35,000,000	17	+900,000	2 2/5	2,845,627	16	12.29	.572	1,172	10.5
Louisiana	23,500,000	29	-300,000	-1 1/4	2,363,880	21	9.94	.463	1,000	9.9
Maine	18,200,000	35	+900,000	5 1/4	847,226	35	21.48	1.001	1,707	12.5
Maryland	44,800,000	15	+900,000	2	1,821,244	28	24.59	1.146	2,036	12.1
Massachusetts	149,600,000	5	-3,100,000	-2	4,316,721	8	34.64	1.614	.....	.....
Michigan	102,900,000	8	-900,000	-3/4	5,256,106	7	19.57	.912	1,961	10.
Minnesota	53,500,000	14	-3,800,000	-6 2/3	2,792,300	18	19.15	.892	2,000	9.6
Mississippi	14,600,000	37	-300,000	-2	2,183,796	23	6.68	.311	649	10.3
Missouri	81,100,000	9	-1,200,000	-1 1/2	3,784,664	10	21.43	.999	1,874	11.4
Montana	8,300,000	40	+500,000	6 2/5	559,456	40	14.83	.691	1,472	10.1
Nebraska	21,800,000	32	+900,000	4 1/4	1,315,834	32	16.56	.771	1,758	9.4
Nevada	2,100,000	49	+300,000	16 2/3	110,247	49	19.00	.885	1,448	13.2
New Hampshire	11,400,000	38	+1,100,000	10 2/3	491,524	45	23.19	1.080	1,865	12.4
New Jersey	142,100,000	7	-1,100,000	-3/4	4,160,165	9	34.16	1.591	3,146	10.9
New Mexico	3,500,000	47	+400,000	13	531,818	42	6.58	.307	625	10.5
New York	507,400,000	1	-11,800,000	-2 1/4	13,479,142	1	37.56	1.750	3,436	11.
North Carolina	32,400,000	21	+500,000	1 2/3	3,571,623	11	9.07	.422	1,007	9.
North Dakota	5,100,000	44	+200,000	4	641,935	39	7.94	.370	981	8.1
Ohio	180,300,000	4	-6,100,000	-3 1/5	6,907,612	4	26.10	1.216	2,376	11.
Oklahoma	22,900,000	31	+300,000	1 1/3	2,336,434	22	9.80	.457	1,138	8.6
Oregon	26,600,000	25	-200,000	-3/4	1,089,684	34	24.42	1.138	2,192	11.1
Pennsylvania	282,500,000	2	-11,600,000	-4	9,900,180	2	28.53	1.329	2,662	.....
Rhode Island	26,700,000	24	-1,800,000	-6 1/4	713,346	36	37.47	1.746	3,397	11.
South Carolina	20,300,000	33	+900,000	4 3/5	1,899,804	26	10.68	.497	1,203	10.7
South Dakota	5,400,000	43	+300,000	6	642,961	38	8.39	.391	944	8.9
Tennessee	34,500,000	18	-200,000	-3/5	2,915,841	15	11.82	.551	1,181	10.
Texas	74,700,000	10	-400,000	-1/2	6,414,824	6	11.64	.542	1,479	9.4
Utah	6,300,000	42	-200,000	-3	550,310	41	11.46	.534	1,400	8.2
Vermont	9,700,000	39	-400,000	-4	359,231	46	27.00	1.258	2,320	11.7
Virginia	39,500,000	16	+400,000	1	2,677,773	19	14.36	.669	1,296	11.4
Washington	29,600,000	22	+700,000	2 1/2	1,736,191	30	17.02	.793	1,528	11.2
West Virginia	24,400,000	27	-200,000	-1/6	1,901,974	25	12.80	.596	1,361	9.4
Wisconsin	58,900,000	13	+600,000	1	3,137,587	13	18.77	.875	.....	.....
Wyoming	3,000,000	48	+300,000	11	250,742	48	11.54	.538	1,376	8.7

*1940 Census.

Orrie L. Marks, Pittsburgh, physician.
Arthur Marowitz, Los Angeles, retired.
Benson Martin, Vicksburg, Miss., physician.
George E. Martin, Robstown, Tex., physician.
Hugh T. Martin, Chicago, ins. executive.
Milton Marx, Cincinnati, merchant.
John W. Mason, San Francisco, executive.
John K. Mathieson, Meadowbrook, Pa., certified public accountant.
Roy J. Metcalf, Houston, geologist.
Walter J. Meyer, Houston.
George W. Milius, St. Louis, shoe mfr.
Melvin J. Miller, Westfield, N. J., asst. purchasing agt.
Wm. H. Miller, Cincinnati, retired.
Americus C. Mitchell, Eufala, Ala., pres. hdwe. co.
Walter A. Montgomery, Iraan, Tex., supt. Illinois Pipe Line Co.
Fred Moore, Des Moines, physician.
Howard Morrow, San Francisco, physician.
Max Moses, Pittsburgh, pres. of laundry co.
George B. Motz, Akron, attorney.
Fay L. Murray, Nashville, broker.
George S. Murray, White Plains, N. Y., executive.

Dr. John R. Neal, Jr., Chicago, med. dir., Alliance Life Ins. Co.
Clarence H. Neblett, Houston, executive.
Leon M. Nelson, Richmond, Va., attorney.
Leon Z. Netzorg, Detroit, pres. Frontier Mining Co.
St. Clair Newbern, Byars, Okla., realtor & banker.
Edward T. Newell, Halesite, L. I., N. Y., archeologist.
Thos. Nichol, Charleston, W. Va., executive.
Charles M. Niezer, Ft. Wayne.
Edward C. Norwood, Wichita Falls, Tex., oil operator.
Charles Nuchols, Charlotte, N. C., executive.

Matthew E. O'Keefe, Council Bluffs, Ia., surgeon.
Harry A. Olmsted, Dallas, pres. of paper co.
James S. O'Rourke, Birmingham, Mich., executive.

Robert S. Parker, Atlanta, banker.
Leo L. Pennell, Huntington Park, Cal.
Sigmund J. Pentler, Palo Alto, Cal., retired.
Carr Peterson, Haskell, Okla., banking & farming.
Alfred D. Plamondon, Prairie View, Ill., executive.
(CONTINUED ON NEXT PAGE)

\$151,502,533 Paid on Special Forms

Permanent disability claims in 1941 amounted to \$126,102,771 compared to \$131,519,033 the year before.

Life insurance companies paid out \$25,399,762 in double indemnity payments in cases of accidental death in 1941. Payments for this benefit in 1940 were \$23,578,610.

Life Insurance Payments for Ten Years

Showing Disability Payments, Dividends and Cash Surrender Values, Double Indemnity and Total Payments

	Total Payments*	Disability	Double Indemnity	Dividend and Cash Surrender Values	Death Claims (Excluding Double Indemnity), Matured Endowments and Annuities
1932	\$ 3,557,747,881	\$ 80,414,134	\$ 24,186,109	\$ 2,088,426,843	\$ 1,364,720,795
1933	3,465,224,187	89,521,034	21,733,200	2,054,036,273	1,299,933,680
1934	3,101,525,930	95,319,222	22,873,971	1,715,310,536	1,268,022,201
1935	2,908,653,202	96,656,355	21,691,081	1,450,709,696	1,339,596,070
1936	2,829,300,138	104,796,635	23,679,066	1,326,302,095	1,374,522,342
1937	2,854,771,623	120,468,528	24,499,616	1,285,329,565	1,424,473,914
1938	3,030,006,234	122,094,991	24,414,139	1,423,410,787	1,460,086,317
1939	3,107,947,049	125,555,163	23,534,742	1,397,302,321	1,561,554,823
1940	3,126,616,907	131,519,033	23,578,610	1,340,963,105	1,630,556,159
1941	2,943,258,382	126,102,771	25,399,762	1,129,611,422	1,662,144,427
Total	\$30,925,051,533	\$1,092,447,866	\$235,590,296	\$15,211,402,643	\$14,385,610,728

*Including Death Claims, Matured Endowments, Annuities, Disability, Dividends and Surrenders, Double Indemnity. The figures in this schedule are for companies representing approximately 98 percent of the total insurance in force.

PROMINENT PAYMENTS

(CONT'D FROM PRECEDING PAGE)

Julius Porath, Detroit, contractor.
Eugene C. Powers, Atlanta, attorney.
Thomas M. Prettyman, Ft. Worth, geologist.

Walter W. Radcliffe, Shelton, Conn.
Franklin W. Raiter, Cloquet, Minn.
James T. Rankin, Columbia, Miss., retired.
Wm. C. Rastetter, Fort Wayne, pres. Louis Rastetter & Sons Co.
Robt. E. Reardon, Chicago, executive.
Andrew G. Reid, Waterloo, Ia., attorney.
Harry G. Reiner, Clayton, Mo., executive.
Henry A. Rentschler, Hamilton, O., executive.
Morris Resnick, Milwaukee, meat packer.
Louis B. Reuter, New Orleans, executive.
Herman M. Rhodes, Memphis, exec. furniture co.
Joseph N. Rice, Covington, Ky., meat packer.
Wm. Rieger, Bogota, N. J., contractor.
James V. Ritchey, Stamford, Conn., exporter.
Henry A. Rockhill, Fort Wayne, retired.
Abraham Rosenberg, Troy, Ala., retired.
Henry Rosenberg, New York, retired.
Melville N. Rothschild, Glencoe, Ill., executive.
John M. Rothwell, University, Va., prop. cold storage co.
Wm. S. Rowe, Cincinnati, retired banker.
Isidore Rude, Los Angeles, merchant.
John N. Russell, Los Angeles, agcy. adviser life ins. co.
George Ryan, El Paso, mgr. wholesale hdwe. co.
John T. Ryan, Pittsburgh, executive.
Thomas M. Ryan, Frankfort, Ind., attorney.

Albert M. Salinger, Oakland, Cal., retired realtor.
John A. Schaeffer, Lancaster, Pa., vice-pres. lead co.
John R. Schindel, Cincinnati, attorney.
Samuel L. Schleisinger, Denver, merchant.
Luke B. Schmidt, St. Petersburg, Fla., exec. Coca-Cola Works.
Wm. H. Schmoller, Omaha, pres. piano co.
Frank C. Schroeder, Edgeworth, Pa., executive.
Frederick Schurmeier, Elgin, Ill., physician.
Werner Schwahn, Eau Claire, Wis., exec. A. F. Schwahn Co.
Adolph Schwartz, El Paso, merchant.
Harry D. Schwartz, Sr., Hempstead, Tex., merchant.
Adren F. Seale, Denison, Tex., banker.
Edward T. Seay, Nashville, attorney.
Louis Seel, Jr., Belton, S. C.
James V. Seids, Shaker Heights, O., physician.
Walter Seinsheimer, Cincinnati, executive.
Edward A. Seiter, Cincinnati, banker.
Joseph B. Sessions, Bristol, Conn., executive.
Charles R. Shaw, McKeesport, Pa., banker.
Bruce P. Shepherd, Nashville, printing.
Morris Sheppard, Texarkana, Tex., U. S. Senator.
Clayton W. Sherman, Evanston, Ill., executive.
Glen Shivel, Los Angeles, meat packing executive.
Jesse M. Simon, New York, hosiery mfr.
Nathan Sinkin, San Antonio, dry goods merchant.
Abe Smith, Chicago, contractor.
Wilbur R. C. Smith, Atlanta, publisher.
Thaddeus S. Snell, Jr., Ida Grove, Ia., attorney.
Charles B. Sommers, Indianapolis, executive.
Hugh L. Spears, Grapevine, Cal.
James M. Speers, Montclair, N. J., merchant.
Philip Spiegel, Chicago, milliner.

E. Lee Stapp, Miami, attorney.
Phil S. Steel, Lansdowne, Pa., executive.
Benjamin F. Steidl, Paris, Ill., packer.
Edward I. Steinberg, Erie, Pa., physician.
Walter G. Stern, Cleveland, O., surgeon.
Weld M. Stevens, Greenwich, Conn., attorney.
Alfred I. Straus, Cincinnati, retired.
Joseph A. Sullivan, Fort Myers, Fla., retired.
Edward J. Svoboda, Omaha, attorney.
Matthew B. Sweeney, Dallas, executive.

John H. Taft, Evanston, Ill., executive.
Murphy O. Tate, Chicago, attorney.
Herman Tausig, Harrisburg, Pa., jeweler.
John A. Taylor, Wilmington, N. C., retired.
Emil J. Teichgraber, McPherson, Kans.
Albert Thalheimer, Selma, Ala., merchant.
George E. Towle, Minneapolis, real estate.
Thaddeus A. Turner, Pink Hill, N. C., merchant.

Armand J. P. Vandermyrn, Los Angeles, pres. Mission Dry Corp.
James A. Vaughn, Minneapolis, executive.
Louis B. Von Weise, New York, executive.

Howard J. Waff, Norfolk, Va., sales director.
Jesse L. Wagner, Reading, Pa., physician.
Charles E. Waite, Kansas City, Mo., banker.
Charles D. Walker, Denver, pres. Walker-Buick, Inc.
Ralph M. Walker, Atlanta, executive.
James K. Waller, Morganfield, Ky., banker.
Whitney Warner, Cleveland Heights, O., executive.
James F. Waters, San Francisco.
LeRoy W. Weil, Baltimore, stamp vending mach. distributor.
Alfred S. Weill, Philadelphia, attorney.
George H. Weitz, Morris, Ill., retired.
George N. Welch, Nashville, mfr.
Guy Wellman, Friendship, N. Y., retired.
Henry R. Wernau, Philadelphia.
James M. West, Sr., Houston, capitalist.
Chas. A. Whaling, Winston-Salem, supt. leaf dept. tobacco co.
Clarence R. Wharton, Houston, attorney.
Dwight C. Wheeler, Bridgeport, Conn., pres. Acme Shear Co.
Joseph H. Whitaker, Tulsa, Okla., executive.
Stephen White, Austin, Tex., retired.
Sydney G. Whitehead, Short Hills, N. J. exporter.
Harry L. Williams, Blackstone, Va., merchant.
Benjamin N. Williamson, Ashland, Ky., executive.
George Williamson, Vicksburg, Miss., banker.
James W. Williamson, Wilmington, N. C.
Frank A. Winerich, San Antonio, pres. Winerich Motor Sales Co.
John C. H. Wink, Dalton, Ga., motion picture theatre owner.
Jackson T. Witherspoon, Darien, Conn., med. dir.
George T. Wofford, Birmingham, executive.
Claude T. Wolfe, Louisville, physician.
Denis R. Wolff, Greensboro, N. C., physician.
Harriett C. Woodruff, Elizabeth, N. J.
Numa H. Wright, Winston-Salem, retired tobacco dealer.

Arthur E. Yates, Flintstone, Ga., pres. Yates Bleachery Co.
Alethe C. Yeandle, Washington, D. C.
Casper S. Yost, St. Louis, editor, St. Louis Globe-Democrat.

Life Companies Pay Out \$2,943,258,382

(CONTINUED FROM PAGE 5)

4.89 percent of the total national income during the period.

Although the nation's population has increased 7.2 percent from 1931 to 1941 (end of each year), the total amount of insurance in force in the United States has increased 19.5 percent; the per capita in force, within the United States, is approximately \$980, showing an increase of 11.5 percent over the per capita in force at the end of 1931.

In this ten years the total insurance in force has increased \$21,324,080,333 from the 1931 total of \$114,596,729,723 to \$135,920,810,056 in 1941. Ordinary insurance increased \$8,491,995,612, accounting for almost 40 percent of the total gain; industrial insurance increased \$4,523,235,171, a gain of 25 percent over the 1931 figure of \$18,162,181,579, while group insurance increased \$8,308,849,550 or 79 percent over the \$10,567,761,340 in force at the end of 1931.

ECONOMIC ASPECT OF PAYMENT

Life insurance payments in 1941 were more than double the payments of \$1,274,436,274 made to the various states under the Work Projects Administration during the fiscal year, they were 25 times as large as the \$115,210,699 in P.W.A. grants to the states, over four times as large as the \$699,943,127 payments under the federal agricultural adjustment program, over seven times the payments, \$412,725,078 made to the states under the social security act and slightly less than the \$3,461,064,775 collected in income and excess profits taxes during the fiscal year. Life payments amounted to 26 percent of the \$11,185,430,000 total cash income from all farm products in the United States, they were over three times the amount of postal revenues, \$812,827,736, four times the value of the 1941 wheat crop, nine times the value of the tobacco crop and only slightly under the value of the 1941 output of automobiles and trucks. Payments in 1941 equaled 26.5 percent of the total amounts paid in the form of dividends, interest, rents and royalties in the United States while life company assets increased to a total of \$11,000,000,000 in excess of the amount on deposit in all savings banks.

While life insurance companies were paying \$2,943,258,382 in 1941 and increasing policy reserves by \$1,500,000,000 the market value of all stocks on the New York Stock Exchange de-



In 1941 disability payments totaled \$126,102,771 compared to \$66,272,299 in 1931, a 90 percent increase. Death claims increased 13.5 percent from \$999,954,610 in 1931 to \$1,134,764,510 in 1941. As a result of the marked improvement in economic conditions in the last ten years, people are not being forced to draw upon their life insurance reserves today as they did in 1931 so that cash surrender values and premium savings, reduced because of lower prevailing interest rates, which totaled \$1,589,515,345 in 1931, were 28.8 percent lower in 1941, amounting to \$1,129,611,422.

clined \$4,000,000,000, an average of \$2.85 per share.

FIVE OVER MILLION

The largest claim paid in 1941 was \$4,000,000; there were five claims of over \$1,000,000 during the year, two claims between \$900,000 and \$1,000,000, one between \$700,000 and \$800,000, six between \$600,000 and \$700,000, seven between \$500,000 and \$600,000, seventeen between \$400,000 and \$500,000, twenty-six between \$300,000 and \$400,000, sixty-three between \$200,000 and \$300,000; 274 between \$100,000 and \$200,000; 685 between \$50,000 and \$100,000 and 929 claims between \$30,000 and \$50,000.

Although there were many claims paid during the year, both large and small, the average ordinary policy, exclusive of group, in force at the end of 1941 in the United States was \$2,099, while the average policy sold during the year was \$1,901. There are approximately 39,250,000 ordinary policies in force for a per capita amount of about \$625.

NEW YORK LEADS STATES

New York State, with over 10 percent of the total United States population, was leader in life insurance payments with a total of \$507,400,000, the per capita payment was \$37.56. Pennsylvania ranked second in payments with \$282,500,000 and the per capita payment was \$28.53. Illinois was third with \$233,600,000, per capita payment \$29.58. Ohio fourth with \$180,300,000, per capita payment \$26.10. Massachusetts fifth with \$149,600,000, per capita payment \$34.64. California sixth with \$147,400,000, per capita \$21.34, followed by New Jersey with \$142,100,000, per capita \$34.16; Michigan, \$102,900,000, per capita \$19.57; Missouri \$81,100,000, per capita \$21.43. Texas was tenth with \$74,700,000, per capita payment \$11.64.

The per capita life insurance payment in the United States for 1941 was \$21.46.

There were 15 states in which the per capita payment was higher than the national per capita payment. Connecticut had the highest per capita payment with \$38.73, followed by New York with \$37.56, Rhode Island with \$37.47, Massachusetts \$34.64, New Jersey \$34.16, District of Columbia \$29.98, Illinois \$29.58,

Pennsylvania \$28.53, Delaware \$28.50, Vermont \$27.00, Ohio \$26.10, Maryland \$24.59, Oregon \$24.42, New Hampshire \$23.19 and Maine \$21.48.

KEEPS PACE WITH INCOME

That life insurance has kept pace with the rising national income is evidenced by the increased purchase of ordinary, group and industrial insurance during the year. In 1941 the income from manufacturing and retail trade was \$40,800,000,000 and accounted for 43 percent of the total national income, this is an increase over the 1940 figure, \$31,700,000,000, of 28.7 percent. Life insurance in force reached an all time high in the year, ordinary insurance increased 6.7 percent, group insurance increased 16 percent and industrial 4.6 percent.

Life insurance companies continue to make a solid contribution to the national economy and defense through their purchase of government bonds and other obligations pertinent to the nation's welfare and security. In 1941 life companies purchased United States government bonds in excess of \$1,500,000,000 bringing their present holdings to over \$7,000,000,000, or about \$50 for every \$1,000 of insurance in force.

CAUSES OF DEATHS

According to latest provisional reports from the U. S. Public Health Service the principal cause of death in 1941 was, as usual, diseases of the heart which accounted for 27.26 percent of all deaths occurring within the year. The death rate per 100,000 population from this cause was 291.7 compared with 288.9 in 1940. Deaths from cancer resulted in a total of 11.13 percent of all deaths within the year, while accidents accounted for 6.72 percent. From these three causes alone resulted the payment of 62.2 percent of the total amount paid in death claims.

Deaths resulting from cerebral hemorrhage, embolism and thrombosis made up 8.22 percent of all deaths in the year, nephritis (all forms) 6.76 percent, diseases of the digestive system 5.10 percent, pneumonia (all forms) 4.52 percent, tuberculosis (all forms) 4.14 percent, diabetes mellitus 2.46 percent, influenza (grippe) 1.72 percent and all other causes 21.97 percent.

Based upon such information as is available, the death rate in 1941, assuming the 1940 census

figure, was 10.7 per thousand population; the deaths occasioned by automobile accidents was about 40,000 and the total deaths occurring within the year about 1,408,861; this reveals that for every death in the United States, life insurance companies paid out in death claims about \$800.

PAYMENT BY DEATH RATE

In making an analysis of the death rate per thousand and the amount of insurance money paid in several of the larger cities it is found that the equivalent amount for every death occurring during the year is well over \$1,000. In Chicago the death rate for 1941 was 10.5, there were 35,538 deaths occurring in the year, the insurance payment was \$118,735,000 and the equivalent payment for every death \$3,341. The death rate in New Orleans was 14.4, insurance payment \$11,485,000, equivalent payment for every death \$1,607. Baltimore death rate 13.5, equivalent payment \$1,955; Boston death rate 14.2, equivalent payment \$3,076; New York City death rate 10, equivalent payment \$2,283.

ASSETS AT 35 BILLION MARK

Admitted assets for companies with approximately 97 percent of the total insurance in force amounted to \$35,095,280,609 at the end of 1941, an increase of \$2,018,877,702 over 1940. Premium income for the year totaled \$4,264,335,199; new business written, \$17,624,977,025, an increase of \$3,038,847,970 over 1940.

The large amounts of life insurance money paid out each day in every city are a consequence of planning for the future. That these sums bring their full measure of security, every policyholder knows. This money benefits not only the beneficiary or insured but it is vital to preserve the economy of the community. The payment of a death claim, a matured endowment or an annuity check, often becomes the only means of maintaining the regular standard of living; for the purchase of the necessities of life which are on the merchant's shelves and some of the luxuries. Life insurance money paid every year will, in the average city, buy fifty percent of the food sold, pay 35 percent of the average wages paid by manufacturers and take care of 9 percent of the total retail sales.

PAYMENTS BY STATES

MAINE

Total Payments	\$18,200,000
Rank in Payments	35th
Rank in Population	35th
Payments Per Capita	\$21.48
Ratio to National Per Capita	
Insurance Payment	1.001

Ordinary life insurance in force \$445,854,000 on 240,742 policies or \$526 per capita. Average size of policy in force \$1,852, average new policy sold in 1941 \$1,565, volume sold \$35,630,000.
The \$18,200,000 in life insurance money



paid to the residents of Maine in 1941 was almost three times the \$6,584,297 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$189,898 in P. W. A. grants, ten times the federal agricultural adjustment program payments of \$1,886,673 and over six times the \$2,854,514 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were almost double the \$10,567,448 in income and excess profits taxes collected in Maine and were about one-third the \$56,606,000 cash income from farm products.

(For towns with fewer claims see end of list)

PORTLAND—\$2,161,000

Life insurance payments averaged \$124 per family and were 27 percent of annual food sales in the city.

They represent 51 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 21 year period equal the city's annual retail trade volume and over a 20 year period equal the total savings bank deposits in the city.

Over 130 Ordinary Claims
Over 172 Industrial Claims—\$47,961
David Beckelman (ins.), Esther Menish, Vincent Mountfort.

OTHER MAINE TOWNS—\$5,750,000 (Partial List)

•Auburn: W. Greenleaf (retired), A. Robertson (mill operator).—Augusta: Florence Opdyke, G. Roy.—Bangor: P. Geagan (mgr. bottling works), Alfred

Robinson, Earl Robinson.—Bethel: T. La Rue. •Dryden: H. Adams. •East Andover: M. Howard.—Ellsworth: L. Hopkins. •Fort Fairfield: S. Webb.—Fort Kent: Dr. R. Page. •Gardiner: C. Cooke (florist).—Greenwood: L. Cole. •Houlton: Margaret Attridge. •Lewiston: L. Descoteaux, G. Perron. Over 132 Industrial Claims—\$28,563. •Monmouth: A. Thompson. •North Leeds: E. Russell.—North Waterford: Myron Lord. •Old Orchard: L. Hunt. •Peaks Island: Rev. A. Pedler.—Pownall: F. Worden.—Presque Isle: E. Kierstead, H. McKay (grocer). •Richmond: Dr. Laverne Joss.—Ridgelyville: Arline Skolfield. •Sabattus: C. Coombs.—Sanford: R. Welch.—Searsport: R. Moody (supt.).—Sherman Station: Mary Rush.—Skowhegan: R. Ricker.—South Paris: N. Bean.—South Portland: C. Gildart.—Southwest Harbor: E. Halsey.—Stillwater: J. Sargent. •Van Buren: A. Cyr. •Warren: G. Hoffses.—Waterville: Dr. J. Hill.—Winthrop: E. Wentworth.

NEW HAMPSHIRE

Total Payments	\$11,400,000
Rank in Payments	38th
Rank in Population	45th
Payments Per Capita	\$23.19
Ratio to National Per Capita	
Insurance Payment	1.080

Largest Company Domiciled in State: United Life & Accident of Concord.

Ordinary life insurance in force \$326,671,000 on 169,435 policies or \$665 per capita. Average size of policy in force \$1,928, average new policy sold in 1941 \$1,826; volume sold \$29,063,000.

The \$11,400,000 in life insurance money paid to residents of New Hampshire in 1941 was more than double the \$4,601,893



in W. P. A. payments in the state for the fiscal year, twenty times the \$573,370 in P. W. A. grants, greatly exceeded the federal agricultural adjustment program

NEW ENGLAND PAYMENTS IN 1941

Life Insurance	\$281,800,000
W. P. A. Payments	\$89,119,386
Income and Excess Profits Taxes	\$263,706,801
Farm Products Cash Income	\$299,075,000
Federal Agricultural Adjustment Payments	\$5,134,268
Interest, Dividends, Rents and Royalties	\$1,170,000,000
P. W. A. grants	\$5,806,516
Ordinary insurance in force	\$6,543,949,000
Number of policies	3,230,027
Per capita in force	\$776
Average policy in force	\$2,028
Average new policy sold in 1941	\$1,735, volume sold \$581,532,000
Payments under Social security act (fiscal year 1941)	\$34,053,865
Population	8,437,290

payments of \$436,000 and was over seven times the \$1,508,800 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were almost double the \$6,106,567 in income and excess profits taxes collected in New Hampshire and were almost one-half the \$25,384,000 cash income from farm products.

(For towns with fewer claims see end of list)

DOVER—\$490,000

James Horne (sales mgr.), Wilson Walker (retired): 1 electrician, 1 wood worker, 1 tea room mgr.

MANCHESTER—\$1,666,000

Life insurance payments averaged \$90 per family and were 23 percent of annual food sales in the city.

They represent 15 percent of the average (CONTINUED ON NEXT PAGE)

United Life and Accident Insurance Company

Concord, N. H.

Representatives
are
Successful

New Business
Year 1941
28% Over
1940

Low
Termination
Actual Terminations
were 19% lower
than in 1940

Average Size Policy
Increase Each
Year
Average Size Policy
paid for in 1941
was \$3,642

Gain of
Insurance in
Force
A 7½%
Gain of
Insurance in
force
in 1941

Territory Available for New General Agencies

Write

WILLIAM D. HALLER

Vice President and Agency Manager

Names in each town are only a partial list of claims paid during 1941.

New Hampshire—Continued

age wages paid by manufacturers operating in the city.

Life insurance payments over a 20 year period equal the city's annual retail trade volume and over a 33 year period equal the total savings bank deposits in the city.

Over 236 Industrial Claims—\$61,510

James Driscoll (executive), Edward Harbour, Henry Robinson, Max Saidel, Dr. Benjamin Sanborn, John Stotz, Michael Tyzbit.

OTHER NEW HAMPSHIRE TOWNS—\$4,150,000

(Partial List)

●Berlin: A. Vachon. ●Chocoma: G. Bachelder. ●Concord: B. Sanel (executive). Over 119 Industrial Claims—\$29,262. ●Danbury: E. Cunningham. ●Exeter: F. Wentworth. ●Franklin: Dr. A. Beaton. ●Gorham: F. Furrington. ●Hillsboro: D. Cole (retired). ●Keene: W. Porter (banker). ●Laconia: H. Houseman (enr. & designer). ●Lisbon: C. Bishop. ●Nashua: Dr. A. Daudelin. ●Ruffe: New Ipswich: R. Walker (mfr.). ●Newport: 1 tailor. ●Plymouth: F. Archibald. ●Portsmouth: F. Rinalducci. ●Short Hills: W. Tripp.

VERMONT

Total Payments\$9,700,000
Rank in Payments 39th
Rank in Population 46th
Payments Per Capita\$27.00
Ratio to National Per Capita
Insurance Payment 1.258

Ordinary life insurance in force \$227,991,000 on 125,753 policies or \$635 per capita. Average size of policy in force



\$1,813, average new policy sold in 1941
\$1,556; volume sold \$18,124,000.

The \$9,700,000 in life insurance money paid to residents of Vermont in 1941 exceeded the \$2,616,756 in W. P. A. payments in the state for the fiscal year, was many times the \$53,908 in P. W. A. grants, seven times the federal agricultural adjustment program payments of \$1,428,339 and nine times the \$1,086,056 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were almost double the \$5,311,331 in income and excess profits taxes collected in Vermont and were one-fifth the \$49,974,000 cash income from farm products.

(For towns with fewer claims see end of list)

BURLINGTON—\$980,000

Over 112 Industrial Claims—\$28,036
Anna Barnett, Herman Gilde Beupre; 1 salesman.

OTHER VERMONT TOWNS—\$2,610,000 (Partial List)

●Barre: 1 retired.—Brattleboro: T. Horan, Jr. ●Charlotte: Cicily Stacey. ●Derby Line: W. Norris, Mrs. G. Smith. ●East Barre: G. Rock.—Essex Junction: L. Lafreniere. ●Fairfax: Nina Ballard. ●Hancock: G. Taylor. ●Island Pond: 1 druggist. ●Milton: I. Everest. ●Richmond: W. Wilcox.—Rutland: K. Stebbins. ●St. Johnsbury: 1 granite mfr., 1 welder. ●Underhill: C. Kirby. ●White River Junction: W. Foster (hotel mgr.).

MASSACHUSETTS

Total Payments\$149,600,000
Rank in Payments 5th
Rank in Population 8th
Payments Per Capita\$34.64
Ratio to National Per Capita
Insurance Payment 1.614

Ordinary life insurance in force \$3,387,442,000 on 1,582,177 policies or \$785 per capita. Average size of policy in force



\$2,141, average new policy sold in 1941
\$1,783; volume sold \$290,515,000.

The \$149,600,000 in life insurance money paid to residents of Massachusetts in 1941 was more than double the \$56,352,295 in W. P. A. payments in the state for the fiscal year, was many times the \$1,549,352 in P. W. A. grants, greatly exceeded the federal agricultural adjustment program payments of \$663,480 and nearly seven times the \$21,985,588 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments exceeded the \$126,922,720 in income and excess profits taxes collected in Massachusetts and were more than the \$90,929,000 cash income from farm products.

(For towns with fewer claims see end of list)

BOSTON—\$33,630,000

Life insurance payments averaged \$188 per family and were 55 percent of annual food sales in the city.

They represent 48 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 14 year period equal the city's annual retail trade volume and over a 20 year period equal the total savings bank deposits in the city.

Over 211 Ordinary Claims
Over 1,909 Industrial Claims—\$452,405

CLAIMS BY AMOUNTS:

4—\$100,000 or over
3—50,000 to 100,000
5—25,000 to 50,000
8—10,000 to 25,000
17—5,000 to 10,000
34—3,000 to 5,000
45—2,000; 101—\$1,000

Bernard Brightman (wool dealer), Hilton Greene, Jos. Hirschhorn, Benjamin Lane (exec.), Dr. Mark McGovern, Fannie Marcus, Cletus Stewart, Frederick Williams.

BROOKLINE—\$6,845,000

Frank Butler (artist), Chas. Long, Dr. Bryant Wetherell.

CAMBRIDGE—\$3,980,000

Life insurance payments averaged \$146 per family.

They represent 22 percent of the average wages paid by manufacturers operating in the city.

Over 719 Industrial Claims—\$169,949
Clarence Bowers, Walter Griscom, Mark Thayer.

DORCHESTER—\$760,000

Max Abramson, Timothy Bulman, Adam Genler, Samuel Swartz, Frank Walsh.

LOWELL—\$3,645,000

Over 683 Industrial Claims—\$141,912
Thos. Shaughnessy, Nora Shea, Fred Talsey.

STATE OF VERMONT

Executive Department

Montpelier

As a business man and as an officer of public trust, I have long been convinced that America must revive its belief that the future of an individual is the responsibility of that individual and not of the state. If democracy is to survive, the individual must accept his personal responsibilities along with the personal privileges he expects and enjoys under our democratic precepts.

To do this, a young person must early in life plan for himself a program of systematic saving, within his means, and during his most productive years provide for his old age and for the other milestones along life's path. Life insurance offers the best and most practicable plan for personal and family social security. Many of the benefits we are demanding of our government today could be provided by the normal individual for himself under a well-studied life insurance plan adapted to his earning capacity and his responsibilities.

Truly, life insurance has a very prominent place in our American way of living.

WILLIAM H. WILLS

Governor

MALDEN—\$2,130,000

Over 761 Industrial Claims—\$182,270
Margaret Irons, Samuel Potter, Simen Simensen (electrician).

MEDFORD—\$2,780,000

Charles Farrell, Richard Wheeler.

PITTSFIELD—\$1,660,000

Over 264 Industrial Claims—\$68,883
Dr. Bertha Anderson, Francis Cooper, Frank Laurin.

QUINCY—\$2,650,000

Over 305 Industrial Claims—\$75,953
Wm. Gilkerson, Charles Merrick, Jr. (ins.), Alexander Urquhart.

ROXBURY—\$985,000

Over 907 Industrial Claims—\$216,352
Judson Baldwin, Joseph Clayman, Rev. S. Florena, Harris Goldman, Sarah Levinston, Louis Monson.

SPRINGFIELD—\$5,265,000

Life insurance payments averaged \$140 per family and were 39 percent of annual food sales in the city.

They represent 30 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 16 year period equal the city's annual retail trade volume and over a 30 year period equal the total savings bank deposits in the city.

Over 675 Industrial Claims—\$194,551
Thos. Boeshar (executive), Laurent Bullivant, Henry Clark (ins.), Edward Fahey, Martin Healy, John Kogut, Frank Powers, Frank Sweeney.

WELLESLEY—\$695,000

Wm. Brainerd (retired architect), Percy Corkum, Trescott Griffin (investment broker).

OTHER MASSACHUSETTS TOWNS—\$34,900,000 (Partial List)

●Agawam: H. Morriveau. —Amherst: G. Farley.—Arlington: F. Dwinell, Jr.—Attleboro: J. Daniels (engraver).

Over 298 Industrial Claims—\$65,715
●Belmont: R. Parker (sales mgr.). —Bridgewater: T. McDermott (supt.).

Over 524 Industrial Claims—\$129,863

Brockton: J. Maguire (atty.), B. Tibbetts (grocer).

Over 425 Industrial Claims—\$103,515
●Charlestown: J. Sullivan.—Chelsea: R. Zarren.—Chicopee: W. Sikora.

●Dedham: P. Bay.—Dennis: Eleanor Erb. ●East Templeton: A. Fairbanks.—Everett: C. Whittemore. ●Fall River: J. Sandler.

Over 710 Industrial Claims—\$153,498.
Fitchburg: W. Brown (mgr.).

Over 476 Industrial Claims—\$118,545
Foxboro: S. Winterbottom.—Framingham: H. Howe (consulting engr.).

Over 229 Industrial Claims—\$51,939
●Granby: F. Graves. ●Harvard: W. Eldridge (actuary).—Haverhill: M. Case, E. Parker.

Over 296 Industrial Claims—\$69,314
Holden: E. Kelton.—Holyoke: J. Lemaire.

Over 368 Industrial Claims—\$103,719
Huntington: S. Brewster, Helen Smith.—Hyde Park: S. Stone.

Over 386 Industrial Claims—\$90,182
●Jamaica Plain: J. Hurley (gen. mgr.). ●F. MacDonald. ●Lawrence: F. Kimball.

Over 732 Industrial Claims—\$178,201
Leominster: W. Lamb.—Longmeadow: C. Dole, H. Schott.—Ludlow: P. Makuch.—Lynn: Dr. F. Stone.

Over 428 Industrial Claims—\$100,347.
●Methuen: J. Rutter. ●New Bedford: L. Keller (auditor).

Over 504 Industrial Claims—\$105,608
Newton: F. John, C. McKenzie.—Newton Center: W. Appleby, A. Smith (broker). —Newtonville: C. Stoddard (enr.).—North Andover: A. McElhiney.

—North Brookfield: S. Crooks.—Norwood: J. Constantine. ●Peabody: H. Weil. ●Roslindale: J. Downey. ●Salem: Over 516 Industrial Claims—\$118,959

Seiute: G. Clarkson.—Shelburne Falls: L. Bates.—Shrewsbury: S. Bath (executive). T. Hickey (executive).—Somerville: W. Howe.

Over 474 Industrial Claims—\$115,128
South Boston: W. Kane.—Southbridge: J. Grant (grocer), Dr. G. Tully.

—South Hadley: J. Preston (envelope mfr.).—South Walpole: W. Tiffany.

●Taunton: J. Finnegan.—Townsend

(CONTINUED ON NEXT PAGE)

THE COMMONWEALTH OF MASSACHUSETTS

Executive Department

State House, Boston

The importance of life insurance to our nation cannot be overestimated. I am reliably informed that during the year 1941, the life insurance policyholders and their beneficiaries in Massachusetts, have received payments of approximately \$149,600,000. The fact that about 60 percent of these payments were made to living policyholders, indicates that life insurance is being used by policyholders for many purposes. These facts indicate that the spirit of self-reliance, coupled with the desire on the part of the individual to personally provide for his dependents, is still an outstanding characteristic of a substantial number of our citizens.

The investments of life insurance companies furnish the life blood of our economic structure. The patriotism of the management of these companies is indicated by their investment in the bonds which represent the obligations of our government.

The volume of premium invested by the American public in life insurance protection, demonstrates that the life insurance business enjoys the confidence of the American people.

LEVERETT SALTONSTALL

Governor

Names in each town are only a partial list of claims paid during 1941.

Over 30 Billions Paid Out in Ten Years



Payments to Policyholders and Beneficiaries by Life Insurance Companies Totaled \$30,925,051,533 from 1932 to 1941, an Average of \$8,472,616 a Day Over the 10 Year Period.

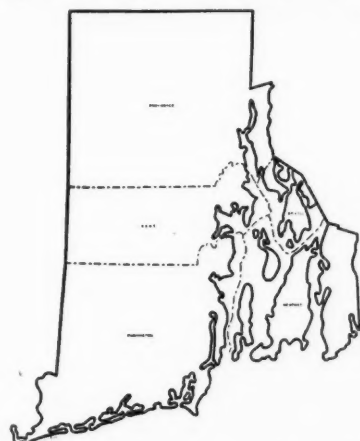
Massachusetts—Continued

Harbor: J. Lavoie. •Vineyard Haven: Rev. E. Curry. •Wakefield: Over 161 Industrial Claims—\$41,430
•Waltham: J. Harrison. Over 338 Industrial Claims—\$84,214
Watertown: W. McKeon (sales mgr.).—Wayland: M. Coyle.—Webster: Over 221 Industrial Claims—\$52,498
Weston: E. Smith.—West Roxbury: J. Heilgmann (mfr.).—Whitinsville: Over 261 Industrial Claims—\$61,467
Winchester: F. Dunbar (retired).—Woburn: E. Silver (ins.).—Worcester: Over 538 Industrial Claims—\$140,087

RHODE ISLAND

Total Payments\$26,700,000
Rank in Payments 24th
Rank in Population 36th
Payments Per Capita\$37.47
Ratio to National Per Capita Insurance Payment 1.746

Ordinary life insurance in force \$543,307,000 on 277,197 policies or \$762 per capita. Average size of policy in force



\$1,960, average new policy sold in 1941 \$1,767; volume sold \$56,832,000.

The \$26,700,000 in life insurance money paid to residents of Rhode Island in 1941 was over three times the \$7,728,721 in W. P. A. payments in the state for the fiscal year, was twenty-one times the \$1,268,579 in P. W. A. grants, greatly exceeded the federal agricultural adjustment program payments of \$95,838 and thirteen times the \$2,002,062 in federal payments to the state under the social

security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments equaled the \$26,240,341 in income and excess profits taxes collected in Rhode Island and were more than double the \$11,792,000 cash income from farm products.

(For towns with fewer claims see end of list)

PROVIDENCE—\$11,980,000

Life insurance payments averaged \$105 per family and were 55 percent of annual food sales in the city.

They represent 27 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over an 11 year period equal the city's annual retail volume.

Over 173 Ordinary Claims
Over 1661 Industrial Claims—\$380,597
CLAIMS BY AMOUNTS:

3—\$25,000 or over
5—10,000 to \$25,000
9—5,000 to 10,000
22—3,000 to 5,000
19—2,000; 115—\$1,000

Clarence Cotton, Joseph Cunningham (atty.), George Dunn, John Dzisko, Isidore Gandal, Simon Klein, Fred O'Shaughnessy, Tobia Petrucci, Morris Sundlun, Abraham Weinberg.

OTHER RHODE ISLAND TOWNS—\$10,620,000 (Partial List)

•Bradford: Alice Brightman. — Bristol: S. Norris (retired atty.). •Cranston: M. Libby. •Greene: E. Shippe. •Middletown: S. Mogensen. •Newport: A. MacLellan.—North Providence: J. Reilly (engr.). •Pawtucket: F. Gatchell, S. Wax, Over 746 Industrial Claims—\$173,397. •Riverton: K. Munroe. •Warren: E. Barton, Over 257 Industrial Claims—\$64,799. — Woonsocket: Maria Dubois, Over 473 Industrial Claims—\$119,740.

Closes His Career with His Own House in Order

Mr. S. leaves behind him, in his life insurance, a story of devotion to his little family that should be an inspiration and a challenge to husbands and fathers everywhere.

Mr. S.'s first step toward insurance protection was taken several years ago when he purchased a \$2,000 policy with double indemnity feature. Then, he became a life insurance agent. He attended a training school, when he heard this excellent bit of philosophy: "Only after you have put your own house in order can you go forth and genuinely teach others how to do likewise. You are, therefore, your first prospect and should be your most valuable client." He allowed the class to analyze his particular situation and prescribe an insurance program for him. The result of the analysis was a recommendation for a \$10,000 family income policy, which Mr. S. took seriously and upon which he lived to pay only two premiums. Besides this contract, he purchased \$5,000 of single premium ordinary life, and, seven months ago, became entitled to \$8,000 of group insurance. Here is a resume of his premium payments:

(Approximate)
\$2,000 Policy\$ 700
Family Income Policy 670
Single Premium Ordinary Life, 2,185
Group 35
Total\$3,590

For this amount, his wife, his four-year-old son and eighteen-months-old daughter will receive:

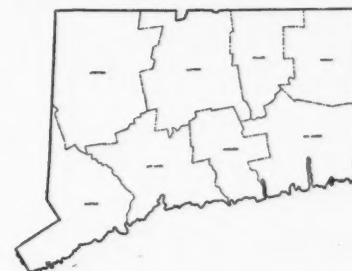
On the ordinary life policy purchased several years ago....\$ 2,000
Double indemnity 2,000
Family income policy, monthly income for 18 years and 7 months 22,400
Face amount 10,000
Double indemnity 10,000
Single premium ordinary life.. 5,000
Group 8,000
Total\$59,400

Mr. S. died a young man—only 32—who had been with his company only 18 months; but he believed so thoroughly in what he was selling that he saw to it that some of the \$600,000 of insurance and 306 cases he paid for in that short time provided for his own loved ones. And thus, as his manager so aptly expresses it, he was able to close his career as he had lived it—a winner.

CONNECTICUT

Total Payments\$66,200,000
Rank in Payments 11th
Rank in Population 31st
Payments Per Capita\$38.73
Ratio to National Per Capita Insurance Payment 1.804

Ordinary life insurance in force \$1,612,684,000 on 834,723 policies or \$944 per capita. Average size of policy in force



\$1,932, average new policy sold in 1941 \$1,697; volume sold \$151,368,000.

The \$66,200,000 in life insurance money paid to the residents of Connecticut in 1941 was almost six times the \$11,235,424 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$2,171,409 in P. W. A. grants, was many times the federal agricultural adjustment program payments of \$623,938 and was fourteen times the \$4,616,845 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were seventy-five

(CONTINUED ON NEXT PAGE)

Total Life Insurance in Force

(Figures are for Dec. 31 of each year)

	Ordinary	Group	Industrial	Total
1932	\$81,502,444,614	\$ 9,624,161,528	\$17,164,151,672	\$108,290,757,814
1933	76,835,071,336	9,372,525,893	17,011,522,649	103,219,119,878
1934	76,842,949,414	10,135,729,836	17,468,024,243	104,446,703,493
1935	77,526,990,614	11,186,905,419	17,923,071,611	106,636,967,644
1936	79,420,661,940	12,075,822,023	19,234,347,644	110,730,831,607
1937	83,022,205,288	13,634,074,411	20,682,044,343	117,338,324,042
1938	84,141,625,963	13,554,388,159	21,133,289,542	118,829,303,664
1939	86,027,627,386	14,827,545,217	21,352,327,065	122,207,499,668
1940	88,410,849,025	16,263,325,751	21,680,801,146	126,354,975,922
1941	94,358,782,416	18,876,610,890	22,685,416,750	135,920,810,056

Figures are for companies with approximately 98 percent of the total insurance in force.

Names in each town are only a partial list of claims paid during 1941.

Connecticut—Continued

percent of the \$88,558,394 in income and excess profits taxes collected in Connecticut and exceeded the \$64,390,000 cash income from farm products.

(For towns with fewer claims see end of list)

ANSONIA—\$581,000

Over 307 Industrial Claims—\$93,463
Anna Ballint, Maria Krivi, Charles Miller (plumber); 1 merchant.

BRIDGEPORT—\$4,618,000

Life insurance payments averaged \$103 per family and were 37 percent of annual food sales in the city.

They represent 14 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 16 year period equal the city's annual retail trade volume and over a 24 year period equal the total savings bank deposits in the city.

Over 152 Ordinary Claims
Over 832 Industrial Claims—\$215,665

Wendell Allgor (merchant), Maria Anga, Henry Bresky (retired), Marie Calovine, Mary Campana, Mary Drapp, Annie Farrell, Mary Gerak, Maria Gicej, Meri Haczku, Nellie Honon, Elizabeth Hric, Julia Jukesz, Mary Ralapos, Elizabeth Kane, Rev. James Killian, John Kish, Lebe Klavir, Nora Lavery, Clifford Lewis, Dr. John Myers, Wm. Rappoport, Henry Remington, Wilhelmina Shepherd, Helen Skopp, Wm. Stumpf, Emilia Szeman, Rocky Tremo (druggist), Dwight Wheeler (pres. Acme Shear Co.).

BRISTOL—\$916,000

Jos. Cox (exec.), Louis Dainty (Capt. U. S. Army), Isaac Missal (realtor), Jos. Sessions (exec.).

DANBURY—\$479,000

Harold Dow, John Gigliotti (merchant), Frank Kornhaas, Nora Myers, George Newland (retired).

FAIRFIELD—\$572,000

Eugene Hope, Donald Page (exec.), Maria Sedlock.

GREENWICH—\$910,000

Darius Clark (retired), Herman Paaso, Weld Stevens (atty.).

HARTFORD—\$6,963,000

Life insurance payments averaged \$170 per family and were 43 percent of annual food sales in the city.

They represent 27 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 15 year period equal the city's annual retail trade volume and over a 21 year period equal the total savings bank deposits in the city.

Over 233 Ordinary Claims

Over 493 Industrial Claims—\$138,501

Solomon Gregman (realtor), Henry Calnen (atty.), Eugene Coe, Maurice Cronin (eng.), Jozef Dworak, Robert Hamilton, Walter Lewis (retired), Edw. McCormack, Francis McLaughlin, Aaron Mont, Aaron Raphael (tailor), Jacob Reuter, Marie Samuel, Dr. George Sleeper, Morris Telechansky (retired).

MERIDEN—\$615,000

Over 321 Industrial Claims—\$64,919
Bernadine Gliberty, Wm. Hyland (shop foreman), Burton Smith (retired), John Tierney (prop. Welden Co.).

MIDDLETOWN—\$712,000

Wm. Fitzpatrick (retired), Wm. Heidel, Jerome McClain.

NEW BRITAIN—\$2,122,000

Over 219 Industrial Claims—\$58,481

Blanche Mercure, Jos. Petanowitsch, Dr. John Purney, 1 ins. agent, 1 grocer, 2 mech. draftsman, 1 watchmaker, 1 merchant, 1 mgr., 1 carpenter, 1 machinist.

NEW HAVEN—\$5,750,000

Life insurance payments averaged \$145 per family and were 45 percent of annual food sales in the city.

They represent 24 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 14 year period equal the city's annual retail trade volume.

Over 175 Ordinary Claims

Over 744 Industrial Claims—\$193,151

Jacob Abramson (mfr.), Isaac Alderman (tailor), Hollis Bragdon, Jos. Cox, Robt. Deskin (merchant), James Eagan (retired), Varden English (retired), Peter Faulkner (retired), Edw. Flanagan (retired), Henry Golden, Barnett Goldman, Patrick Harkin, Arthur Malnati, Daniel Schatzman, Harry Simon (Internal Revenue agt.), Otto Vogenitz (musician), Catherine White.

WATERBURY—\$3,695,000

Life insurance payments averaged \$160 per family and were 41 percent of annual food sales in the city.

They represent 12 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over an 11½ year period equal the city's annual retail trade volume and over a 12 year

PAYMENTS IN MIDDLE ATLANTIC STATES IN 1941

Life Insurance	\$932,000,000
W. P. A. Payments	\$269,046,308
Income and Excess Profits Taxes	\$1,254,936,450
Farm Products Cash Income	\$851,193,000
Federal Agricultural Adjustment Payments	\$11,923,020
Interest, Dividends, Rents and Royalties	\$3,889,000,000
P. W. A. grants	\$35,751,905
Ordinary insurance in force	\$25,034,143,000
Number of policies	11,478,838
Per capita in force	\$909
Average policy in force	\$2,180
Average new policy sold in 1941	\$1,844, volume sold \$1,980,121,000
Payments under Social security act (fiscal year 1941)	\$73,304,753
Population	27,539,487

period equal the total savings bank deposits in the city.

Over 94 Ordinary Claims
Over 563 Industrial Claims—\$150,851
August Arber, Andrew Kachergis (foreman), Josephine Laukaitis, Robert Platt (exec.), John Schulzinsky (retired), Anthony Seredinskas, Stanley Slogeris, Wincent Waiktars.

WEST HARTFORD—\$1,542,000

James Graves (surgical dir.), Jule Janos, C. Merridith (retired).

OTHER CONNECTICUT TOWNS—

\$14,210,000
(Partial list)

•Baltic: J. Taylor.—Bethel: A. Staib. •Centerbrook: W. Prann (retired).—Cornwall: F. Whitcomb. •Darien: J. Witherspoon (medical dir.).—Deep River: Edith Nielsen.—Derby: G. Anderson, Dr. Wm. Scott. •East Hartford: M. Stankevich.—East Haven: J. Pohlman. •Groton: G. Hendy (U. S. Navy radioman).—Guilford: L. Anderson (retired). •Kent: A. Drobish (retired), Mary Drobish, M. Gersitz. •Lakeville: F. Ellis. •Madison: D. Scranton.—Moosup: B. Young. •New Canaan: O. Huffman (exec.), G. Wright (broker).—Newington: J. Eklutis Jr. •New London: P. Fitch (retired). Over 200 Industrial Claims—\$52,616.—New Milford: M. Ryan (retired).—Newton: H. Irwin (ins.).—Nichols: E. Brown (contractor).—North Haven: B. Blakeslee.—Norwalk: E. Gerle, Julia Szabo.—Norwich: R. McNeely (retired). •Sharon: Carrie Klabas.—Shelton: W. Radcliffe.—South Norwalk: Zuzana Toth, Margaret Padula. Over 291 Industrial Claims—\$71,499.—Stamford: J. Ritchey (exporter). Over 245 Industrial Claims—\$65,363.—Stratford: Julia Patrick, Mary Prebish. •Thomaston: E. Beardslee (retired).—Thompson: Rev. J. Navickes.—Torrington: Over 202 Industrial Claims—\$54,823. •Union City: J. Bendler. •Wallingford: C. Bill (retired), J. Murphy (trucking contractor).—West Hartford: C. Osborn (retired).—West Haven: J. Davis, H. Harris (salesman).—Winsted: M. McNeerney (retired), J. Whyte (retired).—Windsor: C. Tilden (retired).—Woodbridge: G. Jacob (exec.).

NEW YORK

Total Payments	\$507,400,000
Rank in Payments	1st
Rank in Population	1st
Payments Per Capita	\$37.56
Ratio to National Per Capita Insurance Payment	1.750

Ordinary life insurance in force \$14,163,080,000 on 6,001,305 policies or \$1.051 per capita. Average size of policy in force \$2,360, average new policy sold in 1941 \$1,891; volume sold \$1,031,751,000.

The \$507,400,000 in life insurance money paid to residents of New York in 1941 was over four times the \$117,817,346 in W. P. A. payments to the state for the fiscal year, greatly exceeded the \$14,248,292 in P. W. A. grants, was many times the federal agricultural adjustment program payments of \$5,074,322 and nearly fifteen times the \$34,441,616 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were three-fifths the \$825,670,501 in income and excess profits collected in New York and exceeded the \$406,527,000 cash income from farm products.

(For towns with fewer claims see end of list).

ALBANY—\$5,930,000

Life insurance payments averaged \$170 per family and were 50 percent of annual food sales in the city.

They represent 107 percent of the aver-

age wages paid by manufacturers operating in the city.

Life insurance payments over a 12½ year period equal the city's annual retail trade volume and over a 31 year period equal the total savings bank deposits in the city.

Over 167 Ordinary Claims
Over 781 Industrial Claims—\$176,603
Frank Bulson, Clarence Dailey (optometrist), Mary Fogarty, Harry George (public accountant), Jack Gould, Harry Johns, C. Lewis, Geo. Liddy, James Rigney, Mary Sullivan, Geo. Unright, Wm. Wessell.

ALBION—\$106,000

John Cramer (dentist), Wm. Gates, Freeman McNeil.

AUBURN—\$985,000

Over 233 Industrial Claims—\$59,334
Loyal Blodgett, Joseph Chinkovich, Frank Comernsky, John Daley, Joseph Kadziola (grocer), Harold Knight (merchant), John MacGregor.

BATAVIA—\$497,000

Milton Davis, John Keyes, Charles Patterson.

BINGHAMTON—\$3,570,000

Over 62 Ordinary Claims
Over 134 Industrial Claims—\$39,554
Anna Becker, Rev. Wm. Blankley, Wm. Canny, Myron Cohoon, Frank DeWitt, Frank Elliott, Lyman Gray, Floyd Johnson, Dr. Geo. Lape, Dr. Archibald Moss, Eugene Palmer, Jack Shappee.

BRONX—\$8,100,000

Over 83 Ordinary Claims
Martin Billstone (tailor), Margaret Brunner, Henry Fell (exterminator), Georgiana Gminder, Clarence Harris, Geo. Leff, Mary McGrath, Kate Miller, Solomon Schubach, Gusta Tellefen.

BRONXVILLE—\$1,230,000

Herbert Ehrmann, Angus MacKay, Mary O'Malla, Wilbur Robinson, Christopher Stohldreier.

BROOKLYN—\$38,750,000

Life insurance payments averaged \$62 per family and were 40 percent of annual food sales in the city.

They represent 24 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 16 year period equal the city's annual retail trade volume and over a 33 year period equal the total savings bank deposits in the city.

Over 5,232 Ordinary Claims
Over 5,232 Industrial Claims—\$1,282,879

CLAIMS BY AMOUNTS:

1—	\$250,000 or over
2—	50,000 to 100,000
14—	25,000 to 50,000
52—	10,000 to 25,000
78—	5,000 to 10,000
134—	3,000 to 5,000
84—	2,000; 193—\$1,000

Adolph Andreasen, Sam Aronowitz, Sarkis Attarian, Wm. Becton, Harry Bernstein, Samuel Brook (atty.), Roy Caldwell (atty.), Daniel Cristiano, Harry Dayton (importer), Charles Dietrich, Stephen Doran, Albert Dundon, Tillie Elian, Ralph Esposito, Geo. Ferris, Wm. Freeman, James Garnett, Austin Gibbons, Alexander Goldhirsch, Samuel Goldman, Esther Goldsholle, Samuel Grossman (clothing mfr.), Ralph Hasbrouck, Dorothy Howard, Josef Hurwitz (executive), John Irvine, Harry Johnson (executive), Leo Klugherz (atty.), Charles Koppelman (importer), Isidor Leitze, Harry Levy, Christine Ludemann, Michael McChrone, Morris Maxwell, Louis Max (pres. Louis Max Co.), Samuel Messinger (dentist), Dr. Julius Michaels, Margaret Moran, Rosa Napoli, Arthur Pasch, Phillip Pochter, Max Rabinovitz, Jerome Rabin, Wm. Rapaport, John Rieback, Rose Risolia, Norman Roberts, Edward Schmitz, John Schwartz, James Sherlock, Eggie Skrangas, Alexander Starlight, Samuel Stevenson (executive), Morris Stoloff, Jacob Strahl (ins.), Katherine Strasburger, Max Strasberger (civil engr.), Steve Strimple, Harry Sukoff (tailor), Abraham Surut, Chilarina Todor, Dr. Francis Vogt, Ebenezer Wright, Joseph Zuckerman.

BUFFALO—\$24,850,000

Life insurance payments averaged \$178 per family and were 67 percent of annual food sales in the city.

They represent 41 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 10 year period equal the city's annual retail trade volume and over an 8½ year period equal the total savings bank deposits in the city.

Over 321 Ordinary Claims
Over 1,181 Industrial Claims—\$313,304

CLAIMS BY AMOUNTS:

2—	\$100,000 or over
2—	50,000 to 100,000
9—	25,000 to 50,000
23—	10,000 to 25,000
43—	5,000 to 10,000
51—	3,000 to 5,000
64—	2,000; 127—\$1,000

(CONTINUED ON NEXT PAGE)

UNITED STATES SENATE Committee on Public Buildings and Grounds

That \$66,200,000 was paid to life insurance policyholders and beneficiaries in Connecticut during the year 1941 is another splendid example of the contributions made by life insurance underwriters to our national economy. In addition to those great benefits, the life insurance companies have, over all of the years, contributed to the building up of our national wealth, and the advancement of industry, in ever so many ways. And now, the life insurance policyholders of the country, through the organized companies, are contributing tremendously to our war effort through the purchase of defense bonds.



FRANCIS MALONEY
Connecticut

Names in each town are only a partial list of claims paid during 1941.

New York—Continued

Geo. Barrows, Alexis Beckerlich (publicity promoter), Henry Bell, Angela Dera, James Dillingham (retired), John Dyer, Chas. Feuerstein, Daniel Flischer, Valentine Frank, Stanley Hala, Ben Hall, James Harper, Wm. Haskill, Herbert Hone, Eva Karyas, Mary Metzger, Edwin Muck, Geo. Munschauer, John Nash, Daniel O'Connor, Vincent Okonleski, Clifford Orr, Arthur Plough, Rev. Geo. Schlenker, Alexander Sheasley, Barney Smith, Joseph Smith, Clarence Taylor (ins.), Stefan Thoman, Joseph Toole, Geo. Tucker, Carmelo Valvo, John Vasey, Maria Villa, Edward Watters (decorator), Robert Webster (atty.), Albert Williamson, Maryanna Zakrzewska, Mary Zoladz.

ELMIRA—\$1,930,000

Life insurance payments averaged \$158 per family and were 39 percent of annual food sales in the city.

They represent 26 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 14

C. HARRY GILFETHER

General Agent

The Union Central Life Insurance Co.
Federation Bldg.
Elmira, N. Y.

year period equal the city's annual retail trade volume and over a 3 year period equal the total savings bank deposits in the city.

James Boak, James Burke, Wm. Campbell (ins.), Thos. Elliott, Geo. Hauff, Theo. Kertscher (retired mfr.), Rev. Chas. Smith, May Sproul, Rev. Jesse Wilson.

FLUSHING—\$4,626,000

Over 853 Industrial Claims—\$222,703
Joseph Daly (executive), Chas. Gilbert, Henry Lefueski, Murray Messinger (merchant), John Million, John O'Donnell, Anna Thorsen, Abraham Wewa (ink mfr.).

FOREST HILLS—\$880,000

Nathan Eisler (merchant), Chas. Rosenbrock (executive), Isadore Winnick.

FULTON—\$195,000

Chas. Baker, James Campbell, Willis Clark, Joseph Dingle.

HORNELL—\$290,000

Nelson Bundy, Jerry Leahy (retired engr.), Mildred Schwartz.

JACKSON HEIGHTS—\$840,000

Chas. Knoepfel, Henry Nadle (retired), Geo. Swift, Theodore Van Twis-tern (ins.).

JAMAICA—\$4,820,000

Over 504 Industrial Claims—\$113,057
Alice Duncan, Dalbert Green, Max Nussbaum.

JOHNSON CITY—\$340,000

John Brossas, Rev. Wm. Hill, Fannie Shepardon.

KENMORE—\$364,000

Elmer Drewery (sales mgr.), Richard Griffiths, John Lunsford, Wm. Perry, Ivin Schilling.

LOCKPORT—\$930,000

G. Coon, Fred Fuerch, Elinor Winkley.

LONG BEACH—\$615,000

Jacob Diamond (jeweler), Jacob Lifschitz, Phil Paley (retired).

LONG ISLAND CITY—\$3,440,000

Over 573 Industrial Claims—\$139,916
Edna Beyer, Geo. Church, Nicholas Cook, John Eakin, Lloyd Hetrick, Richard Holland, Delia Kinneavy, Sylvester Leavy, John Thornhill, Julius Zinzchuch.

NEW YORK CITY—\$170,250,000

Life insurance payments averaged \$161 per family and were 60 percent of annual food sales in the city.

They represent 44 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over an 11 year period equal the city's annual retail trade volume and over a 16 year period equal the total savings bank deposits in the city.

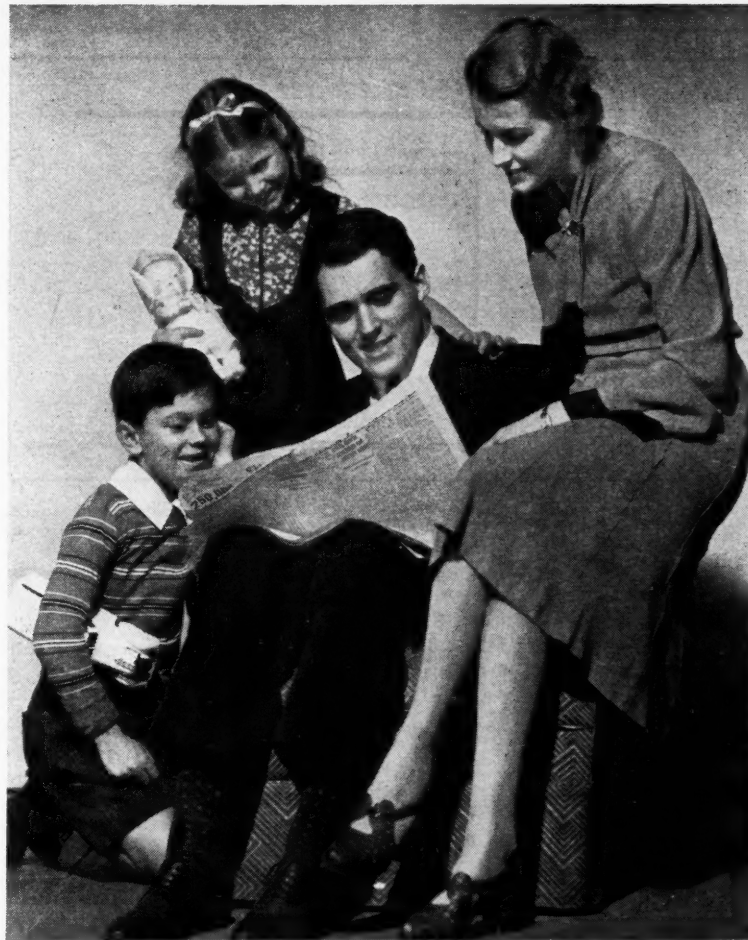
Over 1,820 Ordinary Claims

Over 3,379 Industrial Claims—\$841,585

CLAIMS BY AMOUNTS:

4—	\$500,000 or over
9—	250,000 to \$500,000
19—	100,000 to 250,000
43—	50,000 to 100,000
85—	25,000 to 50,000
136—	10,000 to 25,000
187—	5,000 to 10,000
357—	3,000 to 5,000
399—	2,000; 581—\$1,000

Hyman Altman (merchant), Leopold Ascher (mfr.), Henry Ashenfelter, Dwight Austin (pres. Thos. Leeming & Co.), Max Baer (merchant), Herbert Baker (executive, American Can Co.),



Life insurance is the greatest instrument devised for guaranteeing family happiness.

Guthrie Barber, George Barker, Wendell Barker (atty.), John Barrett (broker), Thos. Batty, Isaac Bernman, Wm. Bernstein, Arthur Berresford (retired), Abraham Blenner (merchant), Meyer Bloch, Paul Block (newspaper publisher), Benjamin Bloom, Milledge Bonham, Jr., Jacob Bossak, Arthur Brody, Henry Brown, Walter Bryan (publisher), Mary Bsharah, Chas. Burkhardt, Kenneth Cameron (tax expert), Edward Chisholm (broker), Chas. Clune, Albert Cornell, Wilbur Cummings (atty.), Thos. Daly, Dr. Benjamin Damsky, Silvio Demelio, Geo. Engel (magazine publisher), Mark Feeley, Victor Fisher, Paul Fortmiller, Morris Frank, Joseph Freed (executive), Ralph French, Herman Gajeway, Albert Gans, Walter Garrison, Marcus Goldschmidt, Charles Goldstein, Leo Gould, Alexander Grant, Philip Graubart, Robert Greenberg (dentist), Louis Greenebaum (merchant), Hiram Grosner, Leopold Gross (merchant), Abraham Greenfield (dentist).

Leah Harris, Fred Heilbron (executive), Dr. Wm. Hennen, Oswald Hering, Isaac Hess, John Hill (mechanical engr.), Nat Hill, Irving Hiller, Earl Hodges (executive), Anne Hoey, James Hoey, Sol Hoffman, Frederick Horowitz (executive), Will Hovet, Rev. Finis Idleman, Richard Jaechel, Isidore Kahn, Louis Katz, Samuel Katz (atty.), Frank Keen, Max Klein, Wm. Krampner, Samuel Lamport (merchant), Elenora Lee, Emile Lelande, Jacob Leo (merchant-tailor), Frank Lewin, Calogero Liggio, Florence McAuliffe (sculptor), Douglas Mahood, Stuart Marble (sales mgr.), Vincent Maresca, Edward Mayer (merchant), Harvey Miller (v. p. National Biscuit Co.), Nathan Miscoff (furrier), Sam Mite, James Moir (candy mfr.), Fred Moore (retired), John Moon, David Neumann (merchant), Jesse Newlon.

Harry Paradies (enr.), John Petronio, Robert Powers, Garrett Price (actor), Henry Reubel (pres. John Brader & Henry Reubel Co.), James Richards (atty.), Thos. Rickert, Harrison Riddleberger (atty.), J. Riker (contractor), Howard Rood, Henry Rosenberg (retired), Sophie Scheckwitz (milliner), Aaron Schwarz, Geo. Seebach, Robert Shaw, Thos. Sherman, Jesse Simon (hosiery mfr.), John Smith, Craig Spowers, Jerome Stadeker, Leon Stoeklin (merchant), John Thorne (executive), C. Throckmorton (ins.), Rose Torak, Meyer Volansky, Louis Von Weisse (executive), Jacob Weiss, Chas. Wendeborn (execu-

ROCHESTER—\$12,980,000

Life insurance payments averaged \$158 per family and were 44 percent of annual food sales in the city.

They represent 19 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 13 year period equal the city's annual retail trade volume and over a 10½ year period equal the total savings bank deposits in the city.

Over 215 Ordinary Claims

Over 656 Industrial Claims—\$138,627

Raymond Adkins, Isaac Adler (atty.), Percy Allen (landscape architect), Raymond Ashton, Carson Babcock, Richard Barker, Frank Brautigan (executive), Mary Brockmeyer, J. Brooks (ins.), Dr. Judson Browne, Antonetta O'Amanda, Martin Dowling (executive), Henry Fisher, Harry Frey, Hugh Good (realtor), Roy Hopkins, Leon Humphrey, John McCourt, John Maloney, Robert Matthews, Alden Merrell (executive), Dr. Thos. Mooney, Frank Smith, Charles Stickles (pharmacist), John Trost, Mary Ulinskas, Louise Winter.

SCHENECTADY—\$4,250,000

Over 54 Ordinary Claims

Over 329 Industrial Claims—\$31,471

Alvin Altrock, Saverio Cipollo, Max Falt, Carl Hauss, Samuel Keeley, Max Levine, Wm. Macholz, John Moon (electrical engr.), Jacob Ripin (realtor), James Stone, Guy Thorson.

SYRACUSE—\$8,170,000

Life insurance payments averaged \$154 per family and were 45 percent of annual food sales in the city.

They represent 37 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 13½ year period equal the city's annual retail trade volume and over a 9½ year period equal the total savings bank deposits in the city.

Over 191 Ordinary Claims

Over 516 Industrial Claims—\$113,075

Fred Andrews, J. Boynton, Addie Brod, Frederick Cady, Geo. Eldridge, Earl Freshman (atty.), Dr. Leo McCluskey, Geo. Moses (mfr.), Frank Sanders, John Walker, John Washburne.

UTICA—\$4,680,000

Life insurance payments averaged \$169 per family and were 53 percent of annual food sales in the city.

They represent 40 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 9½ year period equal the city's annual retail trade volume and over a 12½ year period equal the total savings bank deposits in the city.

Over 388 Industrial Claims—\$99,800

Herbert Carey, Fred Cole (executive), Franciszka Gala, John Lewandowski, Piotr Lorek, Jeremiah McRedmond, Laura Rosinski, Chas. Thomas (theatre mgr.).

WATERTOWN—\$720,000

Robert Buck, Earl Denning, Patrick Frazier, Clarence Gray.

WHITE PLAINS—\$1,390,000

John Frick, Vera Guthrie, Donald Hiller, Randolph Lamprey, Nicholas Landmesser, Geo. Murray (executive), Ernest Sawyer.

YONKERS—\$4,580,000

Life insurance payments averaged \$141 per family and were 47 percent of annual food sales in the city.

They represent 40 percent of the average wages paid by manufacturers operating in the city.

(CONTINUED ON NEXT PAGE)

GROUP LIFE

Now issued by

THE UNITED STATES LIFE INSURANCE COMPANY

in the City of New York

This 92-year old company is now prepared to write a complete line of Group Life Insurance.

1. Employer-Employee Group
2. Wholesale
3. Creditors Group
4. Associations—Labor Unions including civil service employees or teachers, state troopers and state police, policemen's benevolent associations.

Richard Rhodebeck
Superintendent of Agencies

101 Fifth Avenue
New York, N. Y.

Names in each town are only a partial list of claims paid during 1941.

New York—Continued

age wages paid by manufacturers operating in the city.

Life insurance payments over a 12 year period equal the city's annual retail trade volume and over a 10% year period equal the total savings bank deposits in the city.

Over 57 Ordinary Claims

Over 449 Industrial Claims—\$118,255

Merritt Alley, Edward Baker (dentist), Alexander Hammesfahr (executive), Kéo Hayes (accountant), Henry McAllenan (broker), Barbara Zigray.

OTHER NEW YORK TOWNS—\$57,600,000 (Partial List)

●Amsterdam: Over 181 Industrial Claims—\$47,271.—Ardsey: E. Teller.—Aurora: Geraldine Clever.—Averill Park: Rev. C. Windbiel.—Avoca: Ethel Lyke. ●Bath: S. Brown, W. Messerschmidt.—Bayport: L. Lessing.—Bay Ridge: Over 77 Industrial Claims—\$16,124.—Bayside: Dr. W. Walker.—Bolivar: F. Manley.—Borough Hall: Over 171 Industrial Claims—\$34,383.—Bridgeport: W. Ames.—Brightwaters: C. Lohse (grocer).—Brookport: W. Brennan.—Brookfield: F. West. ●Camden: D. Dorrance (banker).—Canandaigua: C. Coons.—Canisteo: S. Skillman, Cora Wheaton.—Candor: J. Carter.—Catskill: F. Stewart.—Cattaraugus: L. Market.—Cazenovia: H. Davis.—Central Islip: Louisa Doyle.—Chatham: J. Thomas.—Cheektowaga: Maruanna Zakrzewska.—Clermont: G. Saulpaugh.—Clinton: E. Lamb.—Cohocton: Grace Chapman, C. McKeown.—College Point: C. Frisch.—Copake: G. Edelman.—Corning: F. Coger.—Corona: C. Hatcher, E. Sileo.—Cortland: L. Dexter, F. Stillman.—Crittenden: W. Gerhardt.—Cuba: Mary Coon, G. Palmer.—Cuba Village: J. Robertson.—Cuyler: B. Fisk.

●Deer Park: E. Tiedemann.—Depew: Dr. Julius Klahs.—Dundee: G. Faucett, S. Huey.—East Branch: W. McDowell.—East Eden: C. Zittel (chemist).—East Syracuse: J. Carroll, Amanda Weston.—Edmeston: W. Carnrike.—Edgemere: J. Hollander.—Ellenville: J. Dunlop (ins.).—Ellington: T. Carlson.—Endicott: J. Blaisdell, H. Bolton.—Fancher: E. Brockway.—Far Rockaway: H. Kassler.—Floral Park: Vivian Brown.—Franklin: E. Pickett.—Fredonia: A. Miles.—Freeport: W. Duncan.—Friendship: G. Wellman.—Garden City: H. Miller (v. p. Natl. Biscuit Co.), O. Nimmich.—Germantown: A. Saulpaugh.—Ghent: E. Reynolds.—Glens Falls: Gretchen Bayle, F. Miller, Over 189 Industrial Claims—\$49,454.—Greenwich: Rev. F. Scoville.—Guilderland: E. Van Wagenen.

●Halesite: E. Newell (archeologist).—Hamburg: Nelle Bowers, T. Kirk (ins.).—Hannibal: E. Fairley.—Haverstraw: H. Zorn.—Hempstead: B. Shapiro, Over 583 Industrial Claims—\$141,693.—Hilton: O. Bodler.—Holliis: J. Mahoney (atty.).—J. Schaffer.—Homer: H. Brannan.—Hoosick Falls: O. Paddock.—Hudson: Rev. J. Coote.—Hudson Falls: H. Bromley, W. Bronk.—Ilion: Dr. A. Douglass.—Ira: J. Johnson.—Irvington-on-the-Hudson: C. Slayter (druggist).—Ithaca: A. Dilworth, W. Gillum.—Jamestown: H. Roberts, I. Wright.—Kendall: K. Hudson.—Kent: M. Woodhull.—Kingston: H. Smedes.—Lafayetteville: P. Edmonds.—Lairdsville: R. Jones.—Larchmont: Eva Pettingill.—Laurelton: A. Genser.—Liverpool: E. Shoemaker.—Lyons: Lovina Marshall. ●Malba: C. Auth (executive).—Manhasset: Dr. F. Bailey.—Manhattan: Over 252 Industrial Claims—\$54,343.—Marathon: I. Corwin.—Marbletown: O. Wood.—Marcellus: E. Marsh.—Margaretville: L. Stahl.—Marilla: F. Brooks.—Massena: A. Nutt.—Medina: E. Waters.—Middleport: L. Watts.—Middletown: L. Smith.—Mincola: W. Birmingham.—Mohawk: M. Gogol.—Mt. Vernon: T. Irby, Jr., Over 366 Industrial Claims—\$90,585.

●Naples: W. Jennings, H. Washburn.—Nespeeth: E. Veroski.—Newark Valley: F. Smullen.—New Brighton: C. LaPoint.—Newburgh: J. Corcoran (executive), S. Gordon, Over 71 Industrial Claims—\$9,889.—New Dorp: A. Stout.—Newdorp Beach: J. Thornton.—New Paltz: R. DuBois.—New Rochelle: D. Giglio.—North Arlington: Rev. A. Menkens.—Northport: C. Badger.—North Tonawanda: E. Schmeichel.—Nyack: S. Bradley (mfr.).—Oneida: W. Dunn, G. Phelps.—Oneonta: C. Brownell.—Ontario: D. Fahnestock.—Ossining: H. Carpenter, J. Creighton (executive).—Oswego: C. Anderson.—Otego: Fay Lent.—Oyster Bay: A. Bonanza.—Ozone Park: N. Williams.

●Parish: Eliza Uhl.—Patchogue: Over 195 Industrial Claims—\$45,348.—Penn Yan: J. Carpenter.—Pine Plains: G. Knickerbocker.—Pleasantville: J. Lee (atty.).—Port Byron: T. Cranmer.—Port Richmond: D. Cascio, Ida Kretschmer.—Fortville: W. Schreiber.—Potsdam: M. Hogle.—Poughkeepsie: Ethel Fallor.—Queens: B. Klein.—Over 610 Industrial Claims—\$124,396.—Raybrook: G. Elliott.—Rensselaer: C. Craig.—Richfield Springs: D. Jones.—Richford: C. Birdsall.—Richmond Hill: E. Reilly, H. Storer.—Ridgewood: Over 571 Industrial Claims—\$143,050.—Rome: A. Morse.—Rye: Norah Barstow.—St. Albans: J. Hilpi (marine engr.), J. Kalb (pres. Tilette Cement

IMPRESSIVE 1941 PAYMENTS

Life Insurance	\$2,943,258,382
W.P.A. Payments	\$1,274,436,274
P.W.A. Grants	\$115,210,699
Agricultural Adjustment Program	\$699,943,127
Social Security	\$412,725,078
Income and Excess Profits Taxes	\$3,461,064,775

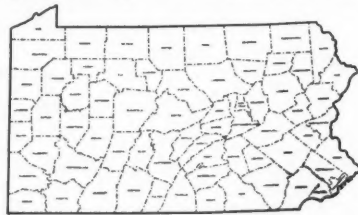
Co.).—St. George: J. De Lamater (ins.).—Salamanca: G. Siverling.—Sands Point: Bettie Holmes.—Scarsdale: C. Bryan (mgr. Gen. Outdoor Adv. Co.), W. Davis (pres. W. R. Davis, Inc.), H. Schalk.—Sherrill: B. Alstad.—Shushan: S. Center.—Skaneateles Falls: Eva Kimak.—Sloansville: L. Ottman.—Snyder: M. Burtwell.—South Dayton: F. Blattner, C. Nobles.—South Wales: C. Swartzfager.—Spencerport: J. Chadwick.—Springville: C. Ehrenzeller.—Spring Valley: A. Luger.—Stamford: S. Kasloff.—Staten Island: C. Grieshaber (architect), Della Ryder, Over 304 Industrial Claims—\$78,006.—Sylvan Beach: E. Chamberlain.

●Tarrytown: Fannie Godfrey.—Tomkins Cove: O. Montgomery.—Troy: A. Pearson, M. Sheridan, Over 971 Industrial Claims—\$223,153.—Tuckahoe: E. Agatson (druggist). ●Unadilla: E. Palmer.—Valatie: D. Meyer.—Valley Stream: E. Oler.—Walkill: J. Anderson.—Warrenburg: L. Crandall (atty.).—Washingtonville: Bernice Lewis.—Waterloo: J. Mehan.—Wellsburg: E. Lain.—West Branch: B. Wallace.—West Brighton: Ruth Franzwick, P. Knieriem.—West Eaton: W. Leslie.—Westerville: W. Jones.—West Point: Pauline Dotson, J. Gay.—Wheatland: C. Hardman.—Whitestone: H. Riecker (executive).—Whitney Point: L. Fenton.—Williston Park: E. Hatcliff.—Wingdale: E. Brown.—Winthrop: Hilda Harris.—Wirt: A. Almy.—Woodhaven: H. Bachr, J. Kehoe, Over 608 Industrial Claims—\$136,047.—Woodhull: Sarah Preston.

PENNSYLVANIA

Total Payments \$282,500,000
Rank in Payments 2nd
Rank in Population 2nd
Payments Per Capita \$28.53
Ratio to National Per Capita Insurance Payment 1.329

Ordinary life insurance in force \$7,268,111,000 on 3,723,418 policies or \$734 per capita. Average size of policy in force



\$1,952, average new policy sold in 1941 \$1,777; volume sold \$624,848,000.

The \$282,500,000 in life insurance money paid to Pennsylvanians in 1941 was more than double the \$104,630,552 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$15,605,608 in P. W. A. grants, was many times the federal agricultural adjustment program payments of \$5,850,785 and nearly ten times the \$29,479,675 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments almost equaled the \$292,716,226 in income and excess profits taxes col-

BRADDOCK—\$365,000

Over 86 Industrial Claims—\$19,731
Nikola Evosevich, Alzbeta Haraburda, Wm. Hodder, Joseph Hricao, Stif Kastilj, John Kelly, John Kosport, Michael Lis, Robert Samuels, Milton Shumkaroff, Vera Speicher, Stephen Virotek (dentist).

BRADFORD—\$519,000

Wm. Benjamin, Mary Clifford, Wm. Geibel, Sam Mandelcorn, James Martin.

BUTLER—\$780,000

Over 11 Industrial Claims—\$2,558

Ida Breier, John Cowden, Michael Ellis, John Flack, Louis Geibel, Nikola Gryneuch, Dr. M. Headland, Dr. Dwight McCandless, Rudolph Magala, James Mates, Merle O'Brien, Edward Ritzert, Benjamin Williams (atty.).

CANNONSBURG—\$188,000

Richard Biggins, Albert McClure, I. Weaver.

CARBONDALE—\$510,000

Caroline Bonacci, Helen Finnegan, Wm. Higgins, Michelina Talonica.

CARLISLE—\$390,000

Frank Earley, Robert Gillaugh, Wm. Goodyear (exec.), Wilbur Norcross.

CARNEGIE—\$275,000

Tekla Lipka, John McGann, John Picard, Frank Spinda, Rosa Vinorsky, Russell Wright.

CHESTER—\$2,090,000

Over 412 Industrial Claims—\$88,113

Wm. Gretes, John Konieczny, Thos. McNulty, Wilfred Wright.

CONNELLSVILLE—\$315,000

Paul Hood (mine supt.), Emanuel Mervis (merchant), Mike Zavatchen.

DICKSON—\$190,000

Barbara Rose, Mary Donnelly, Apolina Duzienska, Isaac Jenkins, Peter Manley, Jozef Wiercienski.

DORMONT—\$205,000

Geo. Clarkson (treas. Ajax Oil Co.), Ralph Hafer, Reuben Hershey (exec.).

DUNMORE—\$360,000

Antoinette Rinaldi, Banks Kerstetter, Bridget Walsh.

EASTON—\$842,000

Over 65 Industrial Claims—\$10,110
Sarah DeFay, Clarence Furst, Margaret Fulmer, Meri Ponak, Lloyd Renner, Rev. H. Schlegel.

ELLWOOD CITY—\$160,000

Robert Callahan, Matthew Murphy, Ralph White.

ERIE—\$5,835,000

Life insurance payments averaged \$208 per family and were 73 percent of annual food sales in the city.

They represent 17 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over an 8 1/2 year period equal the city's annual retail trade volume.

(CONTINUED ON NEXT PAGE)

THE CURTIS PUBLISHING COMPANY

Philadelphia

In this most serious crisis of our times, Americans should thank God for the institution of life insurance which is an "arsenal of wealth" for the tremendous and vital defense effort.

To appreciate the importance, at this time, of having the savings of the people of this country stored up with the life insurance companies, we need only to ask ourselves how poorly equipped we would be without such an accumulation of wealth to help see us through.

What a dramatic chapter it would make, if the story were told of how these savings of thrifty American people already are fighting for our freedom in factories throughout the land the building of which they helped finance. There is no question that we are better prepared today to manufacture our defense because the life insurance funds have played such an important part in expanding our production facilities and perfecting our transportation, distribution and selling facilities.

The institution of life insurance is destined to have a further vital part as a source of capital for additional industrial expansion ahead as well as in individual living and the sustaining of a high level of consumption goods industries at a time when morale is of great importance. When the present emergency is over, Americans will have other great funds available through life insurance companies for seeing us through the critical period of transition to a peaceful world and for rehabilitation of our economy.

This performance, if not sufficient to silence the malicious critics of American thrift and insurance, at least should be a crystal clear object lesson for the great mass of American people.

WALTER D. FULLER, President.

Names in each town are only a partial list of claims paid during 1941.

Pennsylvania—Continued

tall trade volume and over a 3½ year period equal the total savings bank deposits in the city.

Over 390 Industrial Claims—\$84,743
O. Andrews, Ernest Bruce (dentist), James Crist, Lester Denning, Pieter De-Uries, Bernard Foley (atty.), Robert Geddis (enr.), Alexander Jarecki, Dominick Juliantie, Gunnar Johnson, Michael Klein, Edwin Laird, Albert Lindsey, Stephen Lepich, Jr., Walter McKee, John McNulty, John Mahoney, Rita Moske, Silas Nelson, Lawrence Osborne, Henry Pundt, Michael Reagan, Andrew Roth, Homer Rupert, Mary Seyboldt, John Spiringer, Dr. Edward Steinberg, Phillip Weinheimer, Clinton Wood.

FARRELL—\$280,000

Dr. Lawrence Breene, Hubert Higgins, Anna Korol.

FRANKLIN—\$195,000

Wm. Brosang, Don Close, Geo. Gaiser, Clyde Lucas, Joseph Mong, Belle Seay, Michael Scurry.

GETTYSBURG—\$95,000

Charles Black, Ralph Elston, Amelia Purdy.

GLASSPORT—\$90,000

Thomas Granger, Jr., Annie Pasture, John Simko, Lina Spagnolo.

GREENSBURG—\$486,000

Over 33 Industrial Claims—\$7,815
John Adair, S. Bierer, John Buzard, George Ely, Alfred Engel, Harry Erwin (ins.), Wm. McIlhatten, Daniel Mash.

HARRISBURG—\$4,230,000

Life insurance payments averaged \$200 per family and were 60 percent of annual food sales in the city.

They represent 32 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 12 year period equal the city's annual retail trade volume and over a 6½ year period equal the total savings bank deposits in the city.

Over 68 Ordinary Claims

Over 244 Industrial Claims—\$42,838
Sara Barnes, George Bolton, Estella Buhrman, Rhoda Davis, James Dick, Isaac Doutrich (banker), Oscar Duff, Lynn Hale, Samuel Harrison, Robert Jones, Harry Kaylor, Helen Kistler, John Loban (florist), Ruth Long, Pauline Miller, Andrew Patterson (banker), Rev. Henry Rhoads, Haydn Sessemann, Franklin Stackhouse, Abram Stanford, Herman Tausig (jeweler), Daniel Teats, Gaetano Trombino, Dr. Lester Witherow, Clifford Zulus.

HAZLETON—\$840,000

LaVerne Barr, Joseph Bezick, Veronica Chamberlain, John Dumcheck, John Gabrielli, Pearl Gordon, Lewis Grebey, Howard Kesten, Geo. Krasnick, Mary Luchi, Michael Lucia, Henry Markman (ins.), Mildred Mesko, John Poremba, Nicholas Potochney, Joseph Stank, Johanna Tomasko, Edward Ullrich (mfr.).

HOMESTEAD—\$265,000

Robert Clark, John Dzuba, Meri Gulyassy, Wm. Woosley.

INDIANA—\$131,000

Sarah Bedard, Joseph Ellis, Geo. Felt (atty.), John Getty.

JOHNSTOWN—\$1,890,000

Over 117 Industrial Claims—\$30,363
Sophia Bagos, George Fleck, Frank Flower, John Glessner, Chas. Hagins, John Hamilton, George Halsinger, Joseph Kauek, John Lenz, Charles McCall, Rev. Michael O'Connor, Terezia Pamula, Marcellus Reynolds, Wesley Rose, John Sellers, Clarence Shafer, Michael Shuliga, Chas. Speicher, Harry Trout.

KINGSTON—\$635,000

Carl Elinsky, Philip Engel, Russell Lewis, John Martin, Elizabeth Mitura, Dr. Wm. Roth, Russell Thomas.

KITTANNING—\$188,000

Frederick Henry, John Morrison, Rev. Walter Trosh, Richard Wray.

LANCASTER—\$2,310,000

Over 115 Industrial Claims—\$23,667
John Booth, Edward Bowls, John Horn, Anthony Richer, John Schaeffer (v. p. lead co.), Edwin Schulz, Henry Small, Wm. Shorb (sales mgr.), Wm. Trout (dentist).

LANDOWNE—\$366,000

Theodore Rogers, Fred Siebrecht, Phil Steel (exec.).

LANSFORD—\$244,000

Michael Felsoci, Sadie Earley, Julia Hyla, John Pelchak, Michael Gouda (tailor).

LEWISTOWN—\$301,000

Jay Bratton (merchant), Dr. Howard Smiley, Arthur Warner.

McKEESPORT—\$1,955,000

Over 320 Industrial Claims—\$98,963
John Antoncis, Harold Batten, Elizabeth Bisset, Edwin Cunningham,



In these trying times the best antidote for worry about the future is a sound life insurance program.

Isabella Dovicsak, John Fawcett, Fred Holloway, Cecilia Hospodar, George Hut-ton, David Julian, Barbara Kobulsky, John Kosut, Josef Mucha, Rev. Patrick O'Flynn, Geo. Pagey, Jr., Ethel Roth, Dr. Andrew Sandblad, Charles Shaw (banker), Clyde Shaw, H. Turner, Doris Wampler, Mary Zavinsky, Wm. Zeleznak, Mary Zoscak.

McKEES ROCKS—\$330,000

Jozef Jankovicz, Anna Krazkowski, Juzefa Michniewicz, Meri Moros, Louis Parenti, Mary Poipiden, Joseph Preslak.

MEADVILLE—\$520,000

David Cohen, Grace Henry, Donald Reitze, Wm. Smallenberger.

MECHANICSBURG—\$110,000

George Cockley, George Guyer, Daniel Moyer, James O'Hara.

MONESSEN—\$259,000

Harry Bear, Elizabeth Kamrak, Mike Sayka, Alice Skirpan, Edla Warpula.

MT. LEBANON—\$660,000

Harry Myers (secy.), Edward Ryan (contractor), Roy Smith (enr.), Edgar Taylor, Leon Wilcox (osteopath).

NANTICOKE—\$475,000

Joseph Bendoek, Herman Granitzki, Russell James, John Kuruc, Kajetan Lewandowski.

NEW CASTLE—\$1,245,000

Over 22 Industrial Claims—\$5,482
Harry Campbell, Roy Dickey, Alfred Keeling, Elmer Montgomery, Bernard Rocks, Joseph Saul, Edward Shields, James Vogan, Ellen Wylie, Charles Young.

NEW KENSINGTON—\$610,000

Harry Black, John Edwards, Charles Huber, Frank Moyer, John Nixon, Mary Willets.

NORTHAMPTON—\$155,000

Alex Hradkowsky, Mary Mihocko, Helen Sasara.

OIL CITY—\$815,000

James Herry (exec.), Dr. Claude Frank, Leslie Smith.

OLD FORGE—\$105,000

Joseph Genova, Sabina Glynn, Myron Petrosky.

OLYPHANT—\$180,000

Betty Kearney, Hulda Kennedy, Tillie Sembrot.

PHILADELPHIA—\$59,330,000

Life insurance payments averaged \$130 per family and were 54 percent of annual food sales in the city.

They represent 26 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 13½ year period equal the city's annual retail trade volume.

Over 654 Ordinary Claims
Over 5,221 Industrial Claims—\$1,447,566

CLAIMS BY AMOUNTS:

1—\$500,000 or over
2—250,000 to \$500,000
12—100,000 to 250,000
9—50,000 to 100,000
20—25,000 to 50,000
58—10,000 to 25,000
61—5,000 to 10,000
76—3,000 to 5,000
106—2,000; 106—\$1,000

Horace Anderson, Kathryn Barron, Harry Beans (ins.), Anthony Bellis, Samuel Bender, Rose Benjatsky, Catharina Bernat, Bessie Bierer, Chas. Bjorklund, Carl Blum, Robert Boger (mfr.), Conrad Bohn, Wm. Boorse, Emma Boyer, John Breihof, Ernest Broomall, Stewart Brown, John Byrne, Joseph Byrne, Wm. Cain, John Callaghan, Salvatore Campo, Robert Carthew, Frances Cicero, Mary Clark, Asher Cohen (retired), Margaret Colfer, Wm. Conroy, Nathan Cooklyn, Angelico Cuireino, James Dalton, Andrew Davenport, Wm. Davis, Jr. (atty.), Ida Dieterle, Enrico DiDonato, Dominick Terra, Harry Eckert, Frank Edington, Meyer Elkins, Wm. Erwin, Frank Fall, Martin Farrell, James Fernald, Morris Fisher, Geo. Fraser, Samuel Fredman, Henry Friedman, Harry Fuller.

Alfred Gaines, Leonid Gechtoff, Georgia George, Paul Gibbons, Charles Gilliland (retired), Harry Gottlieb, Isadore Gottlieb, Samuel Green, Joseph Greenman, Wm. Grierson, Joseph Haber, Edward Harris, George Hart (atty.), Andrew Hassis, Carrie Heaton, Mary Heaton, Wm. Heenan, Clemens Henley, Wm. Hensel, Martin Hickey, Jr., Michael Holley, Carl Horstman, Jonathan Jenks (exec.), Charles Johnson, James Jones, Harry Joseph, Coleman Joyce (atty.), Charlotte Kalinoski, Fannie Kanevsky, Jacob Kanter, Thos. Kaspszak, Harry Katz (tailor), Chas. Kellom, Rose Kennedy, Thos. Kerns, Thos. King, Wm. Kinker, Andrew Kissel, Nathan Kitay, Golda Kleiman, Irving Kohn, Mary Kolis, John Landenberger, Sr. (retired), Geo. Lawrence, Eileen Leary, Dr. Chas. LeFever, Harry Levin (exec.), Alexander Lieberman, Wm. Littig, Andrew Lowery, Geo. Lummis, Dorothy McAdams.

Andrew McCrone, Frank McCurdy, Harry McDermott, James McDewitt, Thos. McGinnis, Chas. McMahon, Stanley Makowsky, Thos. Mallon, Nichola Marcheson, Frank Martin, James Martin, M. Martino, Frank Maul, Dr. Samuel Mazor, Samuel Mercer, Maude Miller, James Milliken, Thos. Milos, Hubert Morlock, Sarah Moses, Wm. Mountain, Louis Moyerman (tailor), Herbert Myers, Alvin O'Barr, Arnaud Pausser, Samuel Pen-nock, Eric Peterson, Harry Polin, Yetta Posternock, Julius Price, Damaris Ravenal, Frederick Rentschler, Chas. Richter, Myer Robb, Joseph Rosoff, Max Rubin, Harry Rudolph, Daniel Rugowitz, Alvin Runnels, James Seddon, Wm. Sheneman, Ralph Sherman, Jacob Shell, Peter Shields, Rev. Carl Shoemaker, Geo. Simmonds, Jr., Rev. D. Burt Smith, Ernest Smith, J. Smith, Walter Snyder (exec.), Ralph Stratton, Wm. Styer.

Alfred Taylor, Harry Taylor, Nathaniel Taylor, John Tinker, John Trodden, John Tumelty, Walter Vanden Hengel (florist), Herbert Von Hake, Walter Wagner, Alfred Weill (atty.), Samuel Wenograd, Henry Wernau, Charles Whitley, Wm. Wiley, Frank Willis, Daniel Wise, Jacob Zacher, Christian Zaiser.

PITTSBURGH—\$33,970,000

Life insurance payments averaged \$219 per family and were 63 percent of annual food sales in the city.

They represent 50 percent of the average wages paid by manufacturers operating in the city.

(CONTINUED ON NEXT PAGE)

"The only dependable fortune teller I know is the life insurance salesman. He tells you what is going to happen—and it does."—Theodore Roosevelt.



PROTECTED HOME CIRCLE SHARON, PA.

FOUNDED IN 1886

A Legal Reserve Fraternal Insurance Society

S. H. HADLEY,
Supreme President

L. D. LININGER,
Supreme Secretary

SHARON, PA.

Names in each town are only a partial list of claims paid during 1941.

Pennsylvania—Continued

age wages paid by manufacturers operating in the city.

Life insurance payments over a 10 year period equal the city's annual retail trade volume.

Over 645 Ordinary Claims
Over 1,536 Industrial Claims—\$368,089
CLAIMS BY AMOUNTS:

1—\$500,000 or over
2—250,000 to \$500,000
6—100,000 to 250,000
8—50,000 to 100,000
17—25,000 to 50,000
32—10,000 to 25,000
59—5,000 to 10,000
178—3,000 to 5,000
110—2,000; 232—\$1,000

Francesco Abinanti, Abraham Abromovitz, Charles Aquino, Oscar Bach, Charles Bayha, Margaret Baylor, W. Peck, David Bennett, Perry Bennison, Wm. Beye (exec.), Peter Bock, Gay Brown, Julia Brown, Alvin Buechner, Joseph Caldwell (retired), John Calvert, Isidor Caplan (pres. Atlas Gage & Mfg. Co.), John Carmichael, Carlo Colombo, Mary Csulina, Eugene Dallas (mgr. Amer. Plate Glass Co.), Rev. Dr. Arcangelo D'Anca, Joseph Darling, Frank Demmler, Mari Dokman, Thos. Donahoe, Daniel Doyle, Errett Edmundson (exec.), Harold Engel, Thos. Fitzsimmons, James Freil, Wm. Fried, Victor Froelicher, Dr. Otto Gaub, Charles Geeting, John Geyer, Meyer Goodman, Hermann Grote (atty.), Ralph Hafer (chemical engr.), Fred Ham, Wm. Hamilton, Harry Harris, Abraham Heller, Ralph Henry, Eugene Hindricks, Benjamin Hoffacker, Oscar Hommel, Willard Hopkins (ins.), Rabbi Louis Horowitz, Wm. Hosfield, James Hughes.

Wm. Jenkins, Maurice Keebler, Wm. Kent, Millard Keys (actuary), Frank Kirkpatrick (magazine writer), Samuel Kliachko (musician), Herbert Krochmal, Bernard Levine, David Light (adv. & publisher), Edgar Lightheiser (florist), David Linduff, Jr., Hyman Lipman, Geo. McCall, John McCarthy, Vincent McCarthy, Oliver McCreary, Edward McDermott, Irving McElroy, Eugene McGrady, Kenneth McQuillan, James McKee (civil engr.), Dr. Orrie Marks, Orr Merchant, Edwin Meyers, Anna Miller, Arnold Miller, J. Mitchell, Michael Murphy, James Murtha (real estate), Anthony Neiderst, Dr. Walter Orvin, Ray Osborn (dentist), Ornella Ostermeyer, Oliver Page (ins.), Andrew Payer, Marie Parker, Mary Patton, Stella Phillips, Marcello Pompili, Mary Richter, James Rooney, Nathan Rosenberg, Jacob Rotstein, John Ryan (exec.), Sol Samuels (tailor), James Scarnate, Kathryn Schaney, Edward Schwartz, Harry Schwartz, Nathan Schwartz, Raymond Seubert, Lewis Shaulis, David Shussett, Samuel Silverstein (tailor), Ralph Simons (retired), Ralph Smith, David Steele, Wm. Sunderman, Peter Tarball, Peter Tomaszewski, Barbara Toole, Stanley Tozinski, Anthony Traxler, Flora Trimble, Emanuel Tsouris, Leon Unatin, Anna Wall, Martin Ward, Wasil Wasko, James Waters, Martin Weber, Franklin Weigel (banker), Dr. John Wilson, Harry Winkler, Bridget Whalen, Alphonse Zewe, Joseph Zim, Harry Zimmerman.

PITTSBURGH—\$220,000

Filomena Bianco, Guiseppe Graziano, Ignatz Hudesky, Ben Kulaszewski, Nicola Lafratta, Michael Lawrence, Catherine McDermott, Wm. McLaughlin, Joseph Pignone.

PUNXSUTAWNEY—\$180,000

John Carr, Lee Depp, Simon Krause (merchant), Cora Shoffner.

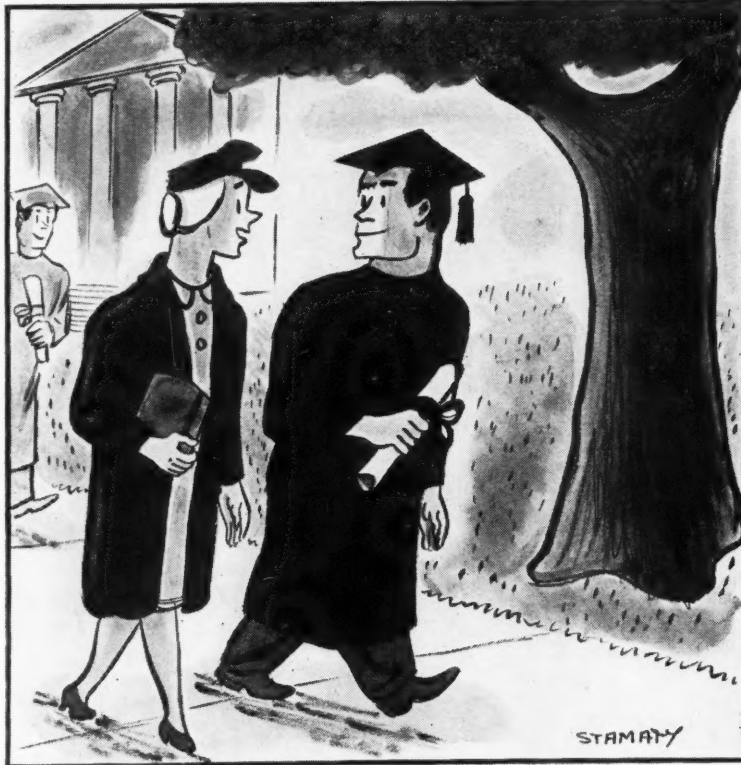
READING—\$3,735,000

Life insurance payments averaged \$135 per family and were 39 percent of annual food sales in the city.

Over a 14½ year period they equal the city's annual retail trade volume.

Over 129 Ordinary Claims

Over 121 Industrial Claims—\$18,893
Joseph D'Angelo, Mary Gumenick, C. Garner, John Gray, Helen Kauff-



"When I think how near your father came to not buying your Educational Policy—it scares me silly!"

man, Wayne Keefer, Dr. Henry Kieser, John Klohs, Anna Kobalak, Carolina Kompa, Geo. Logan (merchant), Pauline Lutostanska, Joseph Marzari, Augustus Merkel, Benjamin Merkel, Anabel O'Neill, Lester Reitz, Dr. Jesse Wagner, Erma Ward, Chas. Witmer, Wm. Woolwine.

Over 125 Ordinary Claims
Andrew Blecot, Bertha Bridge,

SCRANTON—\$6,120,000

Life insurance payments averaged \$186 per family and were 52 percent of annual food sales in the city.

Over a 9½ year period they equal the city's annual retail trade volume and over a 10½ year period equal the total savings bank deposits in the city.

Geo. Brooks, Cesare Cardoni, Anna Conboy, Catherine Coyne, Julia Dubutka, Catherine Dwyer, Martin Ferguson, Isabelle Fox, Rosalia Geklinsky, Frances Henningan, Anna Herbin, Sterline Hess, David Jacobs, Jennie Jacobs, Desda Jones, Michael Kendall, Chas. LaBar, Philip Lewert, Wm. Malone, Wm. McCaffrey, Patrick Messett, Portis Mitchell, John Naylor, Steven Nesevitch, Jacob Pfeiffer, Annie Pinko, Daisy Reap, Pryce Roberts, Homer Sandercock, Catherine Schofield, Wm. Scholl, Kate Sherspansky, Aaron Schwartz, John Slavich, Mike Sterna, Wm. Urie, Aloysius Walsh, Carl Wenzel, John Whitman, Geo. Williams, John Wilszewski.

SHAMOKIN—\$515,000

Leon Eisenhart, Arthur Geist, Mary Glennon, Norma Kahler, Edward Miller, Mary Robbins, Wm. Unger.

SHARON—\$733,000

Roger Alderman, John Bauer, Jack Bayer, I. Boyd, Vasile Dumitru, Bert Fenstermaker, Wm. Fenton, Robert Gar-

rick, Nellie Gilchrist, Geo. Manning, Carmelo Mitchell, Karl Mardersteck, Paul Marshall, Charles Peck, Clarence Whitehead.

THERMOOP—\$78,000

Susan Legeuiza, Victoria Luklewsky, Mary Matyossi.

TITUSVILLE—\$133,000

Luther Fulton, George Horne, Phineas Kendrick, Robert McCray, Marie Murray, Wm. Thompson.

UNIONTOWN—\$416,000

Over 16 Industrial Claims—\$2,838
David Brewer, Grover Byers, Samuel Denniston, Phoebe Gilchrist, Jessie Swaney, Jacob Topolsky.

UPPER DABBY—\$1,682,000

Edward Barry, Wm. Goudie, Harry Leitch (merchant), James Russell (atty.).

WASHINGTON—\$740,000

Over 14 Industrial Claims—\$2,835
Alfred Braden, Howard Christman, Mary Dodd, Geo. Fulton (contractor), Chas. Gamble, David Goldstone, Wm. Guttery, Wm. Hamilton, Alverta Harris, Joseph Hazeltine, Patsy Marino, Geo. Perry, Horace Scheu, Warren Vankirk, Winifred Vaught.

WILKES-BARRE—\$3,905,000

George Beech, Curtis Buckley, John Faneck, Murray Frankel, Henry Gibbons, Mary Grippo, Israel Hauss, Morgan Jones, John Kaplinski, Hazel Keeny, John Kerrigan, Ed Kollar, Ruth Lake, Frank Lawendowski, Alice Monaghan, Joseph Pilkievicz, Wm. Rawaites, John Redington, James Salmon, Geo. Sekerzak, Theresa Shevlin, Pauline Smiga, Della Smith, Agata Stek, Philip Sukoff, Walter Walingovich, Edward Wesley.

WILKINSBURG—\$865,000

Julius Backofen, Ralph Brady, John Cover, Charlotte Clements, Alice Gipson, Frederick Graf, Abe Stiles.

WILLIAMSPORT—\$1,395,000

Benjamin Bowman, Diann Darrow, Nathaniel Dickey, Abner Everhart (exec.), Samuel Gaslione, Elmer Gann, Elias Hein, George Hodges, Chas. Huston, Helmer Klossen, Dr. Wesley Kunkle, Jesse Kyer, Ernest Landon, Edward McConnell, Henry Mosser, Mortimer Rhone (atty.), Isabella Shope, Elias Skillman, Edgar Slonaker (dentist), Roy Spielman, Reuben Sweigart, Augustus Tietbohl, Samuel Wendle (druggist).

YEADON—\$395,000

Edward Burnshaw, Jr., Leroy Cumins, A. Evans.

YORK—\$2,910,000

Over 69 Industrial Claims—\$11,401
Wm. Allen (atty.), John Baker (exec.), Sarah Barber, Bessie Ruppert,

Hattie Brendle, Henry Gallatin, Herbert Kottcamp, John Laucks, Samuel Peeling, Charles Rea, Geo. Sterner (realtor), Chas. Wachtell.

OTHER PENNSYLVANIA TOWNS—\$29,760,000 (Partial List)

Abington: B. Bourne, Aliquippa: R. McCormack, Sara Patterson—Ardmore: S. Lloyd (banker)—Ashland: S. Royack—Ashley: C. Guinn. Bala: D. Miller (ins. supvr.). Beaver: K. King—Beaver Brook: D. Mulligan—Bellefonte: T. Plazner—Bellevue: R. Dieterle, P. Strain—Bellwood: R. Berkstresser, Bernville: E. Seyfert—Berwick: W. Brewer—Berwyn: H. Lamborn—Blairsville: Helen Bell, H. Tomb—Bloomsburg: Carrie Pennington—Boyerstown: Sarah Brendlinger—Brentwood: S. Colella, J. Snyder—Brookings: J. Krebs—Brookville: G. Munro, C. Peterson—Broomall: W. Rusk—Bryn Mawr: A. Premptos, W. Wallace.

Camp Hill: C. Harding, R. Miller. Carlisle: Orpha Chatley—Carry: C. Curtis (jeweler)—Chambersburg: W. Myers, H. Plasterer—Charlert: A. Lenoch, C. Welch, Over 32 Industrial Claims—\$8,327.—Clairton: F. Carosa, J. Grimsley, W. Walls—Clarion: S. Smathers—Clifton Heights: Gertrude Evans—Coatesville: Elsie George, Elsie Webster, Over 40 Industrial Claims—\$6,826—Cooperstown: C. King—Coraopolis: A. Davis, A. Martin—Cornwall: W. Daugherty—Coyneham: B. Reese—Cumbola: Catherine Brennan.

Dallastown: G. Orwig—Darby: Eleanor Dempsey—Delta: C. Switzer—Derry: Rev. W. Landis, K. Mork—Donora: Alberta Novak, C. Titus, Jr.—Doylestown: G. Sommer—Drexel Hill: J. Ernst (retired), A. McCrone—Du Bois: N. Simon, T. Weimer—Duncannon: J. Cromleigh—Dunns Station: A. Barney, J. Huffer—Duquesne: Irene Leader—Duryea: J. Hall, Veronica Hudak—East Brady: C. Rote—East Lansdowne: T. Goldsmith, F. Lindstrom—East Liberty: Over 77 Industrial Claims—\$21,019—East Springfield: Ethel Cross, A. Rake—Ebensburg: H. Jones, J. Schettig—Eckley: J. Sargent—Edgewood: G. Dougherty (contractor), O. Elliott—Edgeworth Bow: R. Jennings—Edgeworth: F. Schroeder—Elkried: D. Delaney—Emlenton: G. Whitting—Emsworth: J. Stauffer, W. Taylor—Enola: D. Taylor—Essington: D. Revello—Etters: W. Eppley—Evans City: Asa Heyl (dentist), A. Schoeffel—Exeter: Mary Marzonis.

Felton: W. Hively—Fleetwood: L. Rotnermel—Ford City: A. Campbell, P. Kramer—Forty Fort: T. Conway, E. Williamson—Frackville: Eva Sacker—Fredericktown: R. Martin—Freeport: I. Rhea—Friendsville: L. Coleman, J. Dunn—Georgetown: Nettie Pimmett—Germanstown: Over 524 Industrial Claims—\$14,050—Glassmere: L. Santarlasci—Glen Lyon: Aniela Podkul—Glen Rock: G. Geiple—Glenshaw: J. Garner (ins.)—Glenside: W. DuBree, Helen Masson—Greencastle: Araminta Stickell—Greenwood: C. Sigmont—Grove City: Dr. A. Allen, R. Weidman—Hallidaysburg: Laura Walter—Hamburg: G. Seiders—Hanover: W. Overbaugh, C. Varner—Harleysville: A. Alderfer—Harmarville: J. Anderson, A. Belinsky—Hawley: Blossom—Hellam: D. Abel—Helltown: M. Limper—Hollidaysburg: C. Fleck—Homestead Park: A. Dunkerton—Honesdale: C. Case, R. Wolfram—Houston: R. Crawford, J. Mazza—Hudson: Elizabeth Potts—Hummelstown: G. Titzel—Hydetown: R. Bisbee, Sr.

Imperial: W. Crooks—Irwin: J. Gard—Jamestown: C. Hitchcock—Jeddo: J. Renshaw, H. Rudolph—Jenkinson: C. Green—Jermyn: N. Gallagher—Johnsonburg: H. Bixler, E. Knudsen—Kane: A. Anderson, Dr. C. Bogart—Korn Krest: J. Hricko—Lake Ariel: F. Meyer—Lampeter: C. Killburn—Latrobe: G. Degitz, G. Himler—Lebanon: Thelma Waldrop—Leechburg: R. Artman, M. Rupert—Lemoyn: L. Heikes—Lewisburg: C. Bilger, C. Liddick—Ligonier: D. Greeting—Linwood: J. McDonagh—Lock Haven: W. Griffith—Lookout: Alice Lockwood—Loysville: B. Freeman—Lundys Lane: S. Sisak—Luzerne: Bernice Shivy.

McAdoo: F. Gronsky, Eva Skiver—McConnellsburg: O. Truax—McKean: G. Harrison, T. Hauck—Manheim: L. Longenecker, D. Rhoads—Mansfield: J. Bailey—Marysville: W. Heishley—Meadowbrook: J. Mathieson—Mercer: A. Moses—Mercersburg: C. Grove—Merion: F. Harris—Meyersdale: E. Lichty—Midland: P. Fernsler—Mifflin: D. Hetrick—Millville: J. Morgan—Monongahela: W. Chattaway, E. McMillin—Montgomery: J. Miller (retired)—Montoursville: J. Sedam (banker)—Montrose: Flora Brainard, C. James—Morris: J. Nicholson—Mt. Joy: H. Stauffer—Mt. Pleasant: F. Bell, W. Echard—Mt. Pleasant Mills: W. Gates—Myerstown: A. Peiffer.

Narberth: S. Strayer—New Alexandria: A. Laughlin—New Bedford: R. McClenahan—New Brighton: C. Vaughan—New Cumberland: R. Seip—New Freedom: U. Ziegler—Newport: S. Myers—New Wilmington: J. Edwards—Norristown: Alice Lawler, H. Simpson—Over 304 Industrial Claims—\$52,039—North Charleroi: W. Foulks—North East: M. Hayes, Jr.—North Philadelphia: Over

(CONTINUED ON NEXT PAGE)

UNITED STATES SENATE
Committee on Finance

It is always a great pleasure for me to address my respects to the National Underwriter each year as I have done for many years past.

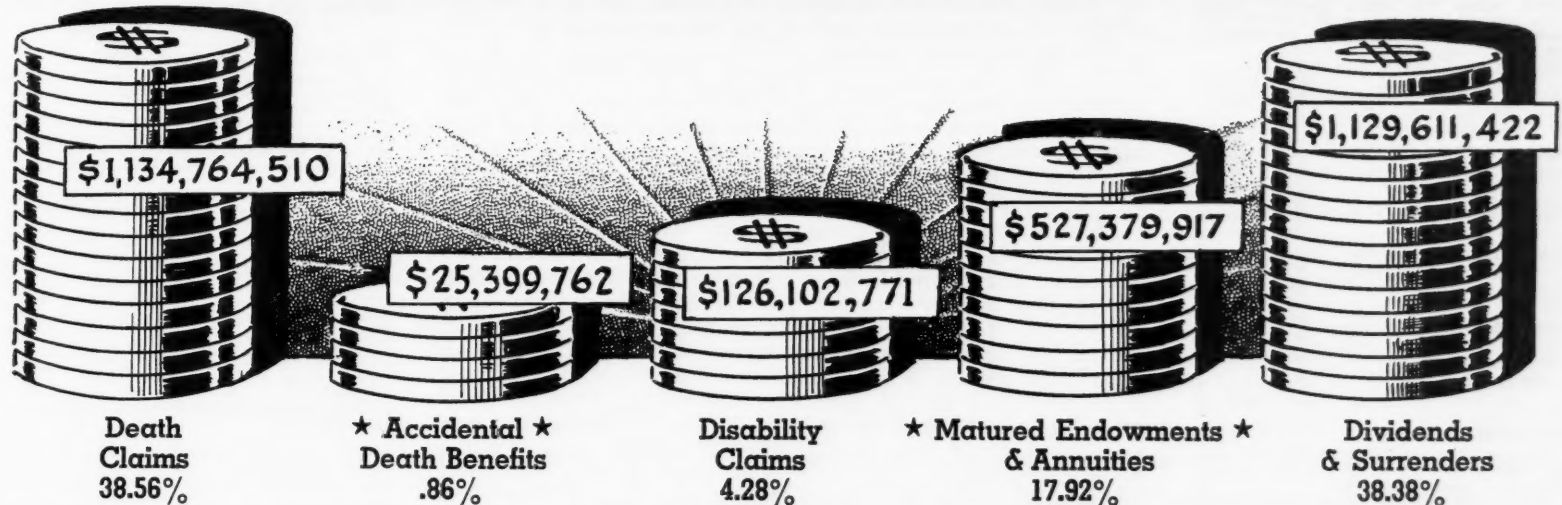
Pennsylvania is one of the outstanding insurance states of the union, and it is a source of genuine satisfaction for our citizens to know that we have this protection. Particularly today in times of grave emergency, many of us may require this protection as never before.

James J. Davis

JAMES J. DAVIS
Pennsylvania

Names in each town are only a partial list of claims paid during 1941.

How 2,943,258,382 Insurance \$ Came Back to You



PENNSYLVANIA—Continued

149 Industrial Claims—\$22,350.—North York: P. Metzel. ●Oakmont: Rosalia Mantovani. ●Palmerton: A. Malik. Parkers Landing: F. Neely. Patton: B. Young. Paxinos: L. Grauer (ins.). Penbrook: E. Crum. Pennsburg: Maggie Wetzell. Phillipsburg: C. Diener (dentist). Phoenixville: Theresa Nagy. Pine Grove: G. Gensemer. Plains: Helen Conroy. J. Hancock. P. Shuleski. Plymouth: J. Johnson. Polk: M. Allen. Rev. F. Chadivick. Port Carbon: Margaretta Beddall. L. Zinda. Portersville: J. McElwain. Pottsville: E. Kruzik. A. Swalm. Powelton: T. Renwick. Prompton: A. Heberling.

●Quakertown: C. Meredith (publisher). Ramey: T. Wynn. Rankin: A. Divelle. Republic: C. Evans. Reynolds: C. McGranor. Rockhill Furnace: A. Johnson. Rockledge: E. Fritsch. Rockwood: J. Marker. Rogersville: J. Seckman. Russell: C. Poy. ●Saegertown: G. Beck. St. Marys: M. Herzog. Salisbury: R. Maust. Salladasburg: P. Stabler. Scottsdale: Eugenia Donatelli. J. Johnson. Sharpsville: L. Freedle. Shenandoah: P. Quigley. A. Whalen. Sheridan: J. Bennett. Shingleton: W. Gadsbury. Shippensburg: Grace Brennan. Irene Dubbs. Shippensburg: H. Lynn. Smithport: Dr. P. Hickey. J. Morgan. Somerset: D. Ogline. Somerton: J. DiBello. South Fork: H. Harris. Springfield: N. Shearer. Spring Grove: C. Stauffer. Star Junction: R. Martin. Stewartstown: J. Anderson. Stockertown: G. Sautt. Stony Creek Mills: A. McCook. Stowe: J. Marchek. Summerdale: M. Garman. Sunbury: S. Beverly. Susquehanna: A. Plew. J. Ryan. Swarthmore: P. Brigham. Swissvale: H. Parsons.

●Tamaqua: Urzula Burke. M. Revak, Jr. Tower City: H. Miller. Trechow: Anna Mattie. G. Matyas. Troy: E. Webster. Union City: J. Laughery. Dr. H. Stem. ●Vandersgrift: R. Coffman. J. Wilson. Vintondale: F. Feldman. ●Wachapreague: W. Cobb (retired).

Wapello: A. Vandevort. Warren: Hazel Broughton. F. Wendelboe. Warriors Mark: G. Callihan. Watsonstown: S. Bittler. Wattsburg: F. Flaugh. W. Harwood. Waynesboro: H. Gordon. Mary Thomas. Weatherly: Helen Smell. West Alexandria: J. Gibson. West Chester: L. Anderson. E. Eachus. Over 45 Industrial Claims—\$6,682.—West Philadelphia: N. Bristow. J. Holland. Over 97 Industrial Claims—\$13,727.—West Pittston: Isabelle Monie. H. Nestlerode. West Point: M. Quinn. West Springfield: F. Godding. West View: W. McDougall. Wilawanna: Mary Jocklin. Woodbury: Dr. I. Stayer. Wormleysburg: J. Baum. P. Melchior. Wyncote: C. Sharpless. Wyoming: L. Lewis. ●Yardley: M. Knowles (enr.). ●Zellenople: E. Kaufman. Zieglersville: E. Dye.

NEW JERSEY

Total Payments \$142,100,000
Rank in Payments 7th
Rank in Population 9th
Payments Per Capita \$34.16
Ratio to National Per Capita Insurance Payment 1.591

Ordinary life insurance in force \$3,602,952,000 on 1,754,115 policies or \$866 per capita. Average size of policy in force \$2,054, average new policy sold in 1941 \$1,827; volume sold \$323,522,000.

The \$142,100,000 in life insurance money paid to residents of New Jersey in 1941 was three times the \$46,598,410 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$5,898,

005 in P. W. A. grants, was many times the federal agricultural adjustment program payments of \$997,913 and fifteen times the \$9,383,462 in federal payments

tazyia Piotrowski, Julius Shultz, George Thompson, Charles White.

ELIZABETH—\$3,122,000

Over 342 Industrial Claims—\$95,119. Frances Kershner, Herman Kling, Cella Spicer, Wm. Weisman, Harriet Woodruff, Steven Yonkous, John Young.

ENGLEWOOD—\$995,000

Arthur Beggs, Jr., Holger Dahl, Walter Koehn (wool mfr.), James Lee, Chester McKay (Western Union exec.).

HILLSIDE—\$195,000

Jacob Eisenberg, Wm. Rayner (exec.), Isadore Rosenthal.

HOBOKEN—\$1,978,000

Over 597 Industrial Claims—\$140,204. Benjamin Benson, Herman Gelsmar (merchant), Nathan Left.

JERSEY CITY—\$10,860,000

Life insurance payments averaged \$142 per family and were 62 percent of annual food sales in the city.

They represent 36 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 9 year period equal the city's annual retail trade volume and over a 4½ year period equal the total savings bank deposits in the city.

Over 932 Industrial Claims—\$215,176. Russell Colgate, Peter Fahy, Wm. Ferris, Gustav Hecker (retired), Harry Kanov, Gustav Leers, Wm. Loud, Veronica Lynch, Raymond Mourey, John O'Connell, John Poczwadowki, Frank Seip.

MAPLEWOOD—\$750,000

G. Bullock, David Jacobowitz, Edwin Kirch (merchant), John McClure, (exec.), Mary Pauly, Edward Sanchez.

MONTCLAIR—\$3,050,000

Edward Gillis, Roy Reynolds, James Speers (merchant).

NEWARK—\$19,860,000

Life insurance payments averaged \$190 per family and were 82 percent of annual food sales in the city.

They represent 27 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 12½ year period equal the city's annual retail trade volume and over a 5 year period equal the total savings bank deposits in the city.

Over 899 Industrial Claims—\$163,666. Max Arnold, Milton Baldwin, Thos. Barrett, Eva Brussel, Israel Denholtz (exec.), Henry George, Berthol Goldsmith, Mary Golemska, Wm. Harthorne, Ed Hoffman, Herman Krozser, Sender Lempert, Peter Moss, Simon Northrup, Dr. Norman Ottley, John Pierson, Bernhard Riemer, Richard Ryan, Irving Redisch, Joseph Sirota (merchant), Barbara Stopera, Themistocles Ungaro (atty.).

NEW BRUNSWICK—\$1,580,000

Over 285 Industrial Claims—\$74,822. Paul Agg, Steve Boray, James Cla.

ORANGE—\$1,475,000

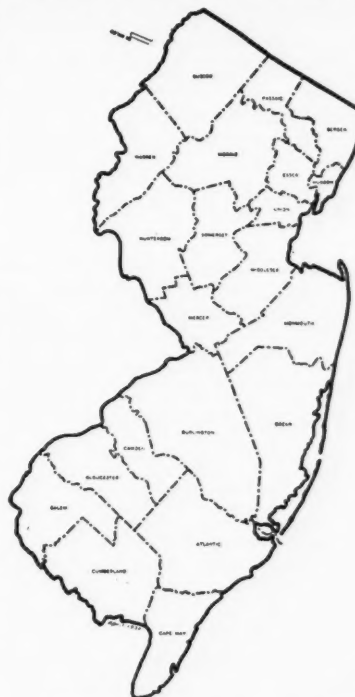
Over 283 Industrial Claims—\$65,344. Geo. Cummings, S. Gulbrandsen (sales mgr.), C. Lucas, Frederick Ludwig (exporter).

PATERSON—\$4,280,000

Life insurance payments averaged \$111 per family and were 40 percent of annual food sales in the city.

They represent 17 percent of the average wages paid by manufacturers operating in the city.

(CONTINUED ON NEXT PAGE)



UNITED STATES SENATE

Washington, D. C.

I am sure it is needless for me to tell you I am a great proponent of life insurance. It has become one of the greatest safety valves for the American people and it is gratifying for me to learn that my constituency in New Jersey is so splendidly insurance-minded. The great strides made by the life insurance companies have aided to a tremendous degree millions of American citizens. It has brought comfort to many who have been left without income providers, and has been a special aid to an endless number of individuals who have reached the sunset days of their life and can look upon their insurance savings as a means of great and secure comfort in the twilight days of their career.

It is difficult for me to find appropriate words to express to you my wholehearted interest and belief in life insurance. It was especially gratifying to learn that so many people in New Jersey are taking advantage of an opportunity to obtain insurance coverage.

Warren Barbour

W. WARREN BARBOUR
New Jersey

to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments exceeded the \$136,549,723 in income and excess profits taxes collected in New Jersey and exceeded the \$123,152,000 cash income from farm products. (For towns with fewer claims see end of list)

ASBURY PARK—\$574,000

Over 72 Industrial Claims—\$11,946. Mary Crolius, John Jacobs, Nathaniel Kelsey.

ATLANTIC CITY—\$2,417,000

Over 133 Industrial Claims—\$20,275. John Badaracco, Dorothy Fuhrer, Max Goldrich, Edward McKeegan, Burdett Stryker, Hilda Trench, Fannie Weinstein, Isadore Whartman.

BAYONNE—\$2,290,000

G. Koktish, Adolph Poplawski, Vincent Solon, Morris Tepper (dentist).

CAMDEN—\$3,990,000

Over 843 Industrial Claims—\$170,632. Frank Hanna, Alexander Hutchinson (banker), Arthur Hutt, Antonio Kolikowski, Lewis Liberman (atty.), James MacLaughlan, Sophia Malanowska, Anas-

Names in each town are only a partial list of claims paid during 1941.

New Jersey—Continued

age wages paid by manufacturers operating in the city.

Life insurance payments over a 16 year period equal the city's annual retail trade volume and over a 19 year period equal the total savings bank deposits in the city.

Over 446 Industrial Claims—\$91,020

John Andrews, Joseph Dorbian, Adelbert Frey, Wm. Redner, Harry Sobel, Harry Smith (exec.), Paul Sudhoff, John Van Vlaanderen.

PERTH AMBOY—\$870,000

Over 45 Industrial Claims—\$11,553

Rosie Bojatz, Barbara Bossie, Charles Eisner, Terez Nagy, Rachel Petrosky, George Repas, Viola Steel, Anna Stropka.

PLAINFIELD—\$1,310,000

Geo. Camp, Joseph Greene (mfr.), Geo. Griffen, Frank Terry, David Williams.

RUTHERFORD—\$560,000

Thos. Dalton, Victor Downer (exec.), Anna Jones.

SUMMIT—\$985,000

Richard Markey, John Packard, Wm. Peale (broker).

TRENTON—\$4,840,000

Life insurance payments averaged \$177 per family and were 44 percent of annual food sales in the city.

They represent 24 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 13 year period equal the city's annual retail trade volume.

Over 62 Ordinary Claims

Over 456 Industrial Claims—\$113,274

Louisa Bodner, Susy Boskay, Samuel Cominsky (pres. Ecolite Corp.), John Ertel, Sadie Foster, Lena Gade, Bronislawa Haritonick, John Hornyak, Louis Kessler, Geo. Maguire, Mary Makowski, M. Murphy, Wm. Myers, Louis Perey, Frank Porcelli, Jr., Catherine Sabo, Alexandria Silkowski, Meri Szenci, Theresa Thomas, Julia Zadelas, Barbara Zamborsky.

UNION CITY—\$924,000

John Alt, Frank D'Angelo, Norman Ottley, Julia Votteler.

WESTFIELD—\$720,000

Melvin Miller, Burl Rogers, Anne Stromquist.

WEST ORANGE—\$2,190,000

Harry Bruhn (enr.), Russell Colgate (executive, Colgate Co.), Henry Holmes.

OTHER NEW JERSEY TOWNS—\$26,340,000 (Partial List)

•Alpha: G. Kotarfa, J. Poska.—Arlington: F. Hehre, N. Keiber. •Belleville: F. Petroski.—Bogota: W. Rieger. •Bound Brook: J. Kraycor.—Burlington: R. Chambers. •Cape May: Kate Wilder. •Clifton: J. Buchar.—Collingswood: A. Lingo (exec.), J. Thornton.—Cranford: J. Peniston, Elizabeth Vesper.—Cresskill: J. Peracchio.—Deep Water: J. Peck.—Dover: D. Feitel. Over 49 Industrial Claims—\$9,853.

•East Orange: W. Dygert, Jr., B. Johnson. •Fair Haven: C. Schwenker (exec.). •Garden City: B. Avery (atty.). •Garfield: J. Szakob.—Glassboro: R. Kengle.—Glen Ridge: F. Gray, R. Hopgood (atty.). •Glen Rock: E. Ruegg (pres. Reliable Spinning Corp.).

•Hackensack: G. Hauck.

Over 344 Industrial Claims—\$76,311

Haddon Heights: G. Townsend.—Hammoncton: H. Wells.—Harrison: S. Dombrowski.—Hasbrouck Heights: Josephina Sippotta.—Hempstead: D. Laubach.

•Hightstown: M. Chamberlin, Harry Van Sciver. •Irvington: R. Beers, J. Bouscher. •Kearny: Agnes Hayes.—Keasbey: B. Fekete. •Lakewood: E.

STATE OF NEW JERSEY

Executive Department

Your publication is rendering a splendid service to the institution of life insurance and to the people of this nation by publicizing the great service which the institution is rendering to all of us. The distribution of almost \$3,000,000,000 to policyholders and beneficiaries in the United States during the past year, of which nearly \$150,000,000 was paid to residents of New Jersey, is indicative of the importance of the impact of this splendid institution on the lives of the people of our state and country.

Life insurance is typically a democratic institution. It finds its greatest expression in those countries where popular government survives. Its existence as an institution of the people has practically disappeared in those countries against whose philosophy of government we are exerting our maximum national effort today. Life insurance is playing no small part in that effort through its channelizing of the savings of the people into the fields of production of the instruments of war and the financing of the war effort through enormous investments in the bonds of the government of the United States. In an increasing measure, the security of the American policyholder and the security of the American people are dependent on the same forces in which rest the security of our way of life, the preservation of which has mobilized the resources of the nation.

The fortunate millions of us who hold life insurance policies have opportunities not only for making substantial contributions to the common effort by their maintenance but we are also building for ourselves substantial safeguards against the troublous times that lie ahead during the conflict and its aftermath. It is an opportunity, through the exercise of the democratic principles of thrift and selfreliance, to help preserve our way of life.

Charles Edison

CHARLES EDISON

Governor

Delaware and were one-third the \$23.-447,000 cash income from farm products.

(For towns with fewer claims see end of list)

DOVER—\$214,000

Theodore Hopkins, Charles Jarvis, Dr. Willard Pierce.

WILMINGTON—\$3,015,000

Life insurance payments averaged \$111 per family and were 30 percent of annual food sales in the city.

They represent 20 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 20 year period equal the city's annual retail trade volume and over a 20 year period equal the total savings bank deposits in the city.

Over 58 Ordinary Claims

Over 111 Industrial Claims—\$22,846

Elvira Apostolico, Charles Beadenkopf (mfr.), George Bumpas, John Byram, Ida Cohen, Alfonso Crisconi, Dr. Thomas Dowling, Charles Glanding (merchant), Jos. Glazer (tailor), John Meli, John O'Connor, Ross Robison, Frank Scotolati (contractor), Elmer Stubbs, Antonio Ventresca, Max Weiss (cattle dealer), Wm. Wheeler.

OTHER DELAWARE TOWNS—\$1,160,000 (Partial List)

•Brookland Terrace: G. Stewart. •Elsmere: C. Goldsborough, H. Wrightington. •Fort Dupont: H. Brady, Jr. (army officer). •Greenwood: J. Richards. •Harrington: J. Mastell. •Laurel: H. Pusey (wholesale confectionery), R. Studley. •Little Creek: G. Short. •Middletown: G. Tibbit, Jr., Milford: G. Kern, M. Roach. •Rehoboth: H. Wainright. •Seaford: J. Moore, Jr.—Selbyville: Helen Mumford. •Willow Grove: Lillian Jolly.

DISTRICT OF COLUMBIA

Total Payments \$19,875,000

Rank in Payments 34th

Rank in Population 37th

Payments Per Capita \$29.98

Ratio to National Per Capita

Insurance Payment 1.397

Ordinary life insurance in force \$720.-

922,000 on 281,281 policies or \$1.087 per capita. Average size of policy in force \$2,563, average new policy sold in 1941 \$2,501; volume sold \$68,877,000.

The \$19,875,000 in life insurance money paid to residents of the District of Columbia in 1941 exceeded the \$15,675,904 in W. P. A. payments in the community for the fiscal year, was eight times the \$2,442,619 in P. W. A. grants, nearly five times the federal agricultural adjustment program payments of \$4,270,245 and fifteen times the \$1,323,651 in federal payments to the community under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the community. Life insurance payments almost equaled the \$23,806,132 in income and excess profits taxes collected in the District of Columbia.

WASHINGTON—\$19,875,000

Life insurance payments averaged \$158 per family and were 32 percent of annual food sales in the city.

Over a 20 year period they equal the city's annual retail trade volume and over a 5½ year period equal the total savings bank deposits in the city.

Over 698 Ordinary Claims

Over 1,035 Industrial Claims—\$123,648

CLAIMS BY AMOUNTS:

4—	\$100,000 or over
3—	50,000 to \$100,000
10—	25,000 to 50,000
47—	10,000 to 25,000
50—	5,000 to 10,000
89—	3,000 to 5,000
114—	2,000; 376—1,000

Andrew Allen, Harry Baines, George Battenfeld, Wm. Bazar, Maurice Behan, August Bender, Edw. Bennett, Francis Bestwick, Wm. Bolton, Merritt Booth, Jos. Brady, Eugene Brewster, Francis Brogan, Clarence Brooks, Fletcher Brower, Thaddeus Brown, David Buie, James Burch (mgr.), Alfred Burnett, Aaron Bush (enr.), Fred Butler, Charles Callan, John Cannon, Elbridge Carmack, Robert Calder, John Carmichael (1st Lieut. U. S. Med. Corp.), Sibert Carmichael, Ralph Cassella, Chester Chandler, Norman Churchill, Richard Clark, Charles Cloninger, Ironton Coleman, Wm. Conant, Patrick Conway, Ralph Cooke, John Cress, James Criswell, Leonard Crovato (exec.), Fred Crow (U. S. Navy), Frank Cummins, Alfred Cuttler, James Dailey, Dr. Daniel Davis,

(CONTINUED ON NEXT PAGE)

PAYMENTS IN SOUTH ATLANTIC STATES IN 1941

Life Insurance	\$251,075,000
W. P. A. Payments	\$152,714,925
Income and Excess Profits Taxes	\$370,972,456
Farm Products Cash Income	\$1,010,097,000
Federal Agricultural Adjustment Payments	\$75,690,403
Interest, Dividends, Rents and Royalties	\$1,030,000,000
P. W. A. grants	\$14,924,571
Ordinary insurance in force	\$7,526,373,000
Number of policies	3,293,549
Per capita in force	\$422
Average policy in force	\$2,289
Average new policy sold in 1941	\$2,234, volume sold \$738,710,000
Payments under Social security act (fiscal year 1941)	\$30,914,463
Population	17,823,151

Freit, Rebeka Vamoss.—Livingston: A. Durand.—Lodi: Besse Diaczok. —Long Valley: W. Baerendot (exec.). —Manville: Henrika Samanik, Zofi Terpek.—Metuchen: J. Gubik.—Millington: R. Jones (exec.).—Millville: E. McTague.—Mountainside: C. Heckel.—Mt. Holley: Sara Budai. •Neptune: W. Dalton.—North Bergen: A. Beck, J. O'Donnell.—North Caldwell: S. Goldsmith (merchant).—North Plainfield: H. Jordhoy, I. Lazaar.—North Wildwood: J. Britoch, Sr.—Nutley: J. Gervan, A. Griswold.

•Ocean City: S. Meakle.—Ocean Grove: A. Lenhart. •Palisades: Over 212 Industrial Claims—\$57,784

•Paramus: T. Senk.—Passaic: C. Cerasia.

Over 342 Industrial Claims—\$92,744

Phillipsburg: W. Ricker.

Over 4 Industrial Claims—\$323

Pitman: W. French.—Princeton: W. MacLaren. •Rahway: Elizabeth Quinn.

Red Bank: C. Dolan.—Richwood: A. Cooper.—Ridgewood: E. Dickinson, J. Willyoung.—Roseland: A. Rosman (pharmacist).—Roselle: W. Mitchell.—Rumson: F. Finlaw. •Sayreville: A. Greenfield, Bertha Siner.—Short Hills: S. Whitehead (exporter).—South Orange: H. Farrington (pres. towel co.), F. Seymour (exec., Amer. Gas & Power Co.).

Over 57 Industrial Claims—\$8,713

•Wanamassa: R. Murdock (dentist).—Wayside: S. Kohn (exec.).—Weehawken: Dr. M. Fellman. Wenonah: C. Hungerford (mfr.).—West Allenhurst: C. Rowland (elec. engr.).—West Englewood: E. Clode, Jr.—West New York: S. Leers, M. Nuer.—Westwood: W. Stagg, L. Swartout.—Wharton: E. Hourigan, J. Martin.—Woodbine: Fanny Majshura.—Woodbridge: Meri Csoma, F. Kajla, W. Maenak (v. p. Camden Forge Co.).

DELAWARE

Total Payments \$7,600,000

Rank in Payments 41st

Rank in Population 47th

Payments Per Capita \$28.50

Ratio to National Per Capita

Insurance Payment 1.328

Ordinary life insurance in force \$279.-

285,000 on 102,716 policies or \$1.048 per capita. Average size of policy in force \$2,719, average new policy sold in 1941 \$2,059; volume sold \$21,840,000.

The \$7,600,000 in life insurance money paid to the residents of Delaware in 1941 was four times the \$1,985,293 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$112,523 in P. W. A. grants, fifteen times the federal agricultural adjustment program payments of \$520,584 and thirteen times the \$596,288 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were six percent of the \$118,304,047 in income and excess profits taxes collected in

Names in each town are only a partial list of claims paid during 1941.

District of Columbia—Continued

Aaron Deats, Charles DeGinther, Herbert DeLand, Daniel Dobbin, Winstead Douglas, Cecil Drake, Wm. Duncan, Wm. Dwyer, Hugh Edelen, Ernest Elckelberg, Riley Elgen (enr.), Amanuel Ettinger, David Finn, Jos. Finney, St. Leon Fletcher, Bailey Forbes (retired), Morris Forster, George Freeman, Stuart Fuller (dept. of state), Clifton Garrett, Henry Goldberg (merchant), Francis Goulart, Claude Greenwald, Aloisius Gunther, Isaac Gutman, Anthony Harris, Byron Harrison (U. S. Senator), Charles Haslacker, Howard Hennings, John Herbert, Wm. Higgins, Chester Hill, Fred Hinkle, Vern Hinzman, Victor Holsen, Thomas Hubbard, Walter Humes, Lewis Ivey, Henry Jawish (realtor), Soren Johnson, Frederick Johnston, Benjamin Judson, Stephen Kane, John Kelley, Thomas Kennedy, Russell Kent (news correspondent), Wm. Kerves, Henry Key, Charles King, Arthur Langenberg, Frank Langkabel, Richard Laughlin, Henry Lavison, Edwin Lawless, Walter Lawrence, John Layne (atty.), Rev. Marcus Lennon, Emmett Linkenhoker, Aubrey Logan, Clinton Ludwig, Dr. John Lynch, Michael McCarthy, Richard McCormick, Maurice McDonnell, Edwin McIntosh, John McLean Augustine McManus (nautical engr.), Jos. McReynolds, Leslie Mann, George Markland, Jos. Marwitz, Frank Massey, George Miles, Louis Miller (grocer), Edgar Mingus, Benjamin Moore, Blain Moore, August Moran, Walter Morris, Patrick Morrison, Albert Mueller, Henry Mulder, John Mynahan, Albert Neal, George Newman (tailor), John Nichols, Victor Nykander, Francis O'Beirne, Marion Oliphant (broker), John O'Neill, Jos. O'Shaughnessy.

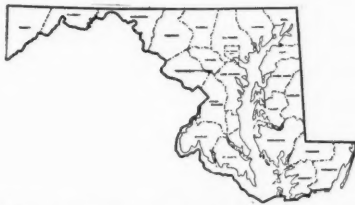
Hoyt Painter, Guy Patten, David Paul, Andrew Payne, Fernand Petit, Thomas Phillips, Samuel Pierre, Jr., Douglas Powell, George Pringle, Charles Quinn, Fred Rayburn, Dr. Fred Redman, Daniel Reeves, Thad Roberts, Judson Robertson, Thomas Ryland, Wm. Satterfield, Harry Schaffner, Wm. Schrader, Edward Shaw, Charles Sheridan, Grafton Shreve, Samuel Sims, Albert Smith, Lawrence Smith, Warren Snyder, DeNean Stafford, Frank Stanford, John Stanley, Arthur Stewart, Wm. Storey, Samuel Sweitzer, John Swingle (merchant), Dr. Wm. Syme, Michael Symonds, Samuel Taylor, Ross Thompson, Alexander Thoms, George Thorne, Charles Tilton (asst. mgr. ins. corp.), Wm. Tobin, Otto Trunk, Irving Tullar, Robt. Turnbull, Clarence Upton, Frank Vitale, Norman Vogel (U. S. Army), Ward Walhay, Calvin Waller, John Walsh, Herman Warden, Sidney Wardwell (civil engr.), Irvin Warthen, Charles Waters, Clarence Weidemann (mag. editor), Scott Welker, Henry Wempe, Fredrick Wheelan, Ralph Wilcox, Wm. Wilkie, Harry Wilkins, Glen Williams, Henry Windson, Eugene Wingenter.

Steve Yatsko, Alethe Yeandle, Evelyn Yeomans, Emil Yobst, Cleland Young, Elmer Young, Frank Zeek, L. E. Zumwinkle.

MARYLAND

Total Payments \$44,800,000
Rank in Payments 15th
Rank in Population 28th
Payments Per Capita \$24.59
Ratio to National Per Capita
Insurance Payment 1.146

Ordinary life insurance in force \$1,276,059,000 on 545,324 policies or \$701 per capita. Average size of policy in force



\$2,340, average new policy sold in 1941 \$2,237; volume sold \$112,542,000.

The \$44,800,000 in life insurance money paid to residents of Maryland in 1941 was five times the \$8,771,088 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$1,415,100 in P. W. A. grants, was many times the federal agricultural adjustment program payments of \$1,727,108 and nearly ten times the \$4,660,388 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were four-fifths of the \$53,134,723 in income and excess profits taxes collected in Maryland and were about one-

Names in each town are only a partial list of claims paid during 1941.

EXECUTIVE DEPARTMENT

Annapolis, Maryland

Not only am I, personally, a firm believer in the value of life insurance and the benefits which it provides, but it is my opinion that there is no other financial institution in American life which has accomplished more real good, and brought more benefit to the people of this nation than has the institution of life insurance. I am confident the people of Maryland have a keen appreciation of the value of life insurance, not only in providing for the future security and well-being of their dependents, but in bringing peace of mind to themselves in the knowledge that the future of their dependents is assured.

During the year 1941 there was paid to the several life insurance companies, by the citizens of Maryland, premiums aggregating \$62,385,765, and there was outstanding upon the lives of residents of Maryland, as of Dec. 31, 1941, 3,249,945 policies of life insurance, aggregating \$2,006,385,308 in amount which, we feel, is sufficient evidence of the fact that the people of Maryland know, and appreciate, the value of life insurance in establishing economic security.

When it is remembered that Maryland has a population of about two million, this would mean an average amount of insurance of over \$1,000 for each man, woman and child in the state.

During the year 1941, I understand, the total payments made to residents of Maryland under policies of life insurance amounted to \$44,800,000, a sum which must have contributed much to the comfort and peace of mind of the citizens of this state.

I believe, too, that life insurance companies, and their representatives, have rendered a real service to the citizens of this state, in persuading them to protect the future, through life insurance.

I also feel that life insurance has contributed much to the national defense, because, so long as the citizens of any state are secure in the knowledge that their dependents are adequately provided for, there can be no opportunity for representatives of foreign governments, or those engaged in subversive activities to plant the seeds of their pernicious doctrines, for it is only among the discontented and dissatisfied that such influences can find a fertile soil for their activities.

The people of Maryland are to be congratulated upon their thrift and foresight in providing for the future. They owe a debt of gratitude to life insurance companies and their representatives for enabling them to make provision for their future security through the medium of life insurance.

Thanking you for the opportunity to give expression to the above, and with kindest personal regards, I am

HERBERT R. O'CONOR
Governor

half the \$89,421,000 cash income from farm products.

(For towns with fewer claims see end of list)

BALTIMORE—\$22,715,000

Life insurance payments averaged \$101 per family and were 37 percent of annual food sales in the city.

They represent 26 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 10½ year period equal the city's annual retail trade volume and over a 10 year period equal the total savings bank deposits in the city.

Over 420 Ordinary Claims
Over 2,409 Industrial Claims—\$411,267

CLAIMS BY AMOUNTS:

3—\$100,000 or over
3—50,000 to \$100,000
11—25,000 to 50,000
28—10,000 to 25,000
55—5,000 to 10,000
73—3,000 to 5,000
93—2,000; 154—\$1,000

John Apsey, George Bassford, Jacob Bechtel, Frank Belford, LeRoy Bennett, Abraham Berlin, John Blattau, Samuel Bliden, Henry Bruhn, Isadore

Bruzel, Benjamin Bryan, Hugh Burras, John Busch, Philip Cohen, Hyman Cohen, Millard Coleman, James Countess, Thos. Crupi, W. Dixon, John Dougherty, Geo. Eaton, Paul Eberman, Benjamin Engel, Frank Fava, Morris Finn (grocer), Charles Fox, John Gosenski, Raymond Green, Louis Hackerman, Thos. Hagan, Claude Hall, Wm. Hamilton (atty.), John Harker (exec.), Edward Harrigan, James Harrison, Ivan Hobbs (sales engr.), John Hogan, Thos. Hooper, Rabbi Edward Israel, David Johnston, Granville Jordon, Christopher Keefer, Charles Kemler, Dr. Jarold Kemp, Richard Kemp, Charles Kirsch, Wm. Koch, Samuel Koenigsberg, Louis Kolarik, Henry Kramer, Howard Kroh, Florian Krug.

Jacob Leiman, Isaac Levin, Geo. Lewis, Rabbi Samuel Liebb, Joseph Lusco (adv. mgr.), Frank Marino, Frank Mears, Edward Miller, Israel Milofsky, Wolf Momen, John Nagengast (atty.), Lafayette Noaker (sales mgr.), Abraham Orenstein, James Parsons, Nicholas Pente, Ralph Quillen, Franklin Reardon, Edwin Ricedorff, Maurice Rieke, Henry Rittenhouse, Hiram Roeder, Chas. Rohlfing, Carl Roller (chemist), Charles Rose, John Scheper, E. Scoville, Wm. Sheffer, Adolph Sinshelmer (exec.), Meyer Sirkin, Edward Spieker, Peter Stevens, Tobias Swartz (clothing mfr.), Bernard Szarek, Robert Terhune, Henry Wariche, LeRoy Weil, Abraham Weiner, Lee Williar, Frank Willmann (atty.), Frank Wollard.

CHEVY CHASE—\$598,000

Over 14 Industrial Claims—\$4,772
Chester Gwinn (atty.), Joseph Jacobs (exec.), Virginia Mullinix.

CUMBERLAND—\$547,000

Robert Daugherty, Raymond Johnson, John Kelso, Merritt McCoy, Wm. Martz, Wm. Morley, Clifton Shuck, Wm. Spicer, Geo. Webster, Homer Wise, Robert Yancey (ins.).

FREDERICK—\$285,000

Rev. O'Dale King, Edgar Moore, George Ritter.

HAGERSTOWN—\$530,000

Jacob Carl, John Freund, J. Funkhouser, Wm. Porterfield.

HYATTSVILLE—\$61,000

Charles Beattie, Marian Mattingly, Daniel Reed.

OTHER MARYLAND TOWNS—\$4,460,000

(Partial List)

•Aberdeen: W. Briney, M. Scott.—Annapolis: L. Ellison, Grace Gay, Lewis Pride, Jr.—Arbutus: J. Keatts. •Bethesda: Virginia Haley, E. Hays.—Bowie: T. Fletcher.—Brentwood: N. Rogers.—Brooklyn: J. Grabel. •Cambridge: W. Groves.
Over 53 Industrial Claims—\$6,000
Catonsville: J. Cristhill, Dr. C. Frost.—Chaptico: J. Barry.—Charleston: E. Tracey.—Cheverly: J. Eller.—Cottage City: W. Michael.—Crisfield: Laura Wells. •Denton: F. Nichols. •Easton: R. Perrett.—Elkton: Verinda Jenkins. •Ft. Hoyle: H. Bryant.—Ft. Meade: Z. Cytacki, E. Young. •Gaithersburg: C. Lugenbeel.—Germantown: L. Young. •Halethorpe: W. Upton.—Hancock: H. Post. •Jhamsville: C. Miller.—Indian Head: G. Kearn. •Knoxville: C. Orrison. •Laurel: W. Newman, W. Turney.—Lonaconing: Ruth Sowers. •McDaniel: V. Edmunds.—Middletown: Emory Coblenz (atty.).—Mt. Airy: B. Leatherwood.—Mt. Ranier: G. Crump, Jr.—Parkville: J. Blessing.—Perry Point: C. Green.—Pocomoke City: P. Scher.—Princess Anne: May Hayman. •Rockville: C. Burdette, A. Lake, Jr. •Salisbury: R. Bailey, T. Cleary.—Seabysville: G. Warington.—Sparrows Point: H. Geis.—Suitland: R. Green. •Tacoma Park: C. Bensinger.—Towson: S. Fortsch, A. Paterson (dentist). •University Park: G. Bowen. •Vienna: S. Davenport. •White Marsh: A. Bowman.—Williamsport: W. Byron (congressman), Rev. C. Frick.

WEST VIRGINIA

Total Payments \$24,400,000
Rank in Payments 27th
Rank in Population 25th
Payments Per Capita \$12.80
Ratio to National Per Capita
Insurance Payment596

Ordinary life insurance in force \$677,314,000 on 298,903 policies or \$356 per capita. Average size of policy in force \$2,266, average new policy sold in 1941 \$2,084; volume sold \$62,624,000.

The \$24,400,000 in life insurance money paid to West Virginians in 1941 exceeded the \$21,241,493 in W. P. A. payments in the state for the fiscal year, was many times the \$911,709 in P. W. A. grants, ten times the federal agricultural adjustment program payments of \$2,371,572 and nearly six times the \$4,309,388 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life



insurance payments exceeded the \$15,953,015 in income and excess profits taxes collected in West Virginia and were one-half the \$49,550,000 cash income from farm products.

(For towns with fewer claims see end of list)

BECKLEY—\$180,000

Emmett Burleson, Michael Corey, Abram Witt.

(CONTINUED ON NEXT PAGE)

West Virginia—Continued

BLUEFIELD—\$361,000

Edgar Banks, Elbert Beamer, James Bingham, Claude Boughner, Armond Greaver, Gilbert Kahle, William Martin, Maude Rimmer, Edgar Root.

CHARLESTON—\$3,290,000

Life insurance payments averaged \$234 per family and were 46 percent of annual food sales in the city.

They represent 24 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 13½ year period equal the city's annual retail trade volume.

Over 149 Industrial Claims—\$31,333

Albert Beck, Harvey Beckner, Chas. Baland, Edward Burdette, Wm. Cherrington, Alton Davis, Alfred Fairer, Jr., Wilson Graw, Dr. J. Henderson, John Hudkins, John Hunt, Floyd Kline, Lucy McWhorter, Earl Morford, Raymond Munson, Thomas Nichol, James Ramsey, Dr. George Rigrish, James Smith, Paul Wagner, Charles Ward, Stanley Wood.

CLARKSBURG—\$542,000

Beatrice Barnosky, Jeane Eatson, Martin Brown, Berando Guido, Anna Hickman, Mamie Kincaid, Ross Marano, George Sedon.

FAIRMONT—\$290,000

Over 13 Industrial Claims—\$3,133

Wilbur Graffius, James Hecker, Dr. LeRoy Howard, Emerson Shreve, Walter Thomas.

HUNTINGTON—\$3,365,000

Life insurance payments averaged \$164 per family and were 66 percent of annual food sales in the city.

They represent 22 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 9½ year period equal the city's annual retail trade volume and over a 1¼ year period equal the total savings bank deposits in the city.

Over 62 Ordinary Claims

Over 378 Industrial Claims—\$74,167

Frank Adkins, Earl Boster, William Brooke, Edward Burgess, Leslie Cabell, Howard Campbell, James Cavenish, John Cooper, Charles George, Roy Grubb, Granville Harvey, Mary Huddleston, Ben Jeffries, Clarence Maming, African May, John Meek (atty.), Howard Mitchell, John Murphy, William Mynes, Virgil Nelson, Andrew O'Neill, Harold Patterson, William Peck, James Price, William Saunders, Morris P. Shawkey, Joseph Short, Sudie Sturm, Grace Stolling, Eugene Tolley, Maurice Vanderhoof, Marcellous Ward, Thomas Wilson.

MARTINSBURG—\$159,000

Harry Collis, Geo. Kief, Clarence Shyler, Thos. Solenber.

MORGANTOWN—\$325,000

Harry Crow, Jos. Federer, George Prentice.

PARKERSBURG—\$695,000

William Baker, Harry Blankership, Herbert Crawley, John Curry, Edwin Davidson, Wm. Ellis, Lee Ford, Andrew Hendershot, Emma Irwin, Carl Johnson, Raymond Nolan, Wm. Peterkin, Edgar Rankin, Tona Staats, Albert White.

PRINCETON—\$92,000

Cowgille Bailey, James Carter, Gustavus Crumpecker, Daniel Dove, Leonard White.

WHEELING—\$2,645,000

Over 94 Ordinary Claims

Over 214 Industrial Claims—\$46,809

David Brown, Louis Coleman, Erman Harrison, Harmon Heed, Eugene Hoffmann, Lella Houser, Daniel Howells, Joseph Hunter, Edgar McElfresh, George Mager, Thomas Middleton, Joseph Paulcy, Albert Sorg, Peter Vames.

OTHER WEST VIRGINIA TOWNS—\$1,480,000

(Partial List)

●Alderson: J. George.—Anawalt: C. Davis.—Athens: Ruth Crosbie. ●Boursville: H. Hatfield, A. Martin.—Buckhannon: W. Herndon. ●Cameron: W. Chaddock.—Cairo: Martha Pew. ●Delbarton: C. Osborne. ●Elkins: W. Fink, D. Lutz.—Elm Grove: H. Kroft, G. Magers. ●Fayetteville: C. Gooddard. —Frame: J. Summers. ●Gary: J. Watson. —Gerardstown: A. Cushwa. —Grafton: Ida Coole, C. Hendricks.—Granttown: J. Wiens. ●Henderson: E. Grimm.—Hinton: B. Cardin, W. Peck.—Huntersville: W. Moore.—Hurricane: H. Sovine. ●Inwood: C. Staub. ●Jacksonburg: J. Mathews. ●Keystone: J. Thorn.—Kingwood: H. Whetsell. ●Lost Creek: H. Mason. ●Man: H. Augustus.—Marlington: J. McKenney.—Mason: C. Jaiden.—Mount Hope: L. Douglas. —Mullens: Nancy Kinser, J. Steortz. ●New Cumberland: A. Mahan.—Nitro: H. Galloway, R. Matin. ●Oak Hill: Elsie Van Camp.—Orchard: W. Fleschman. ●Pennsboro: E. Rutter, J. Statler.—Phillipi: J. Corder. —Point Pleasant: E. Holmes, R. Patterson. —Princeton: S. Pack. ●Richwood: H. Nugen. —Ripley: Minnie Derey, B. Smith.—Roncerverte: H.

How Life Insurance Payments Were Distributed in 1941

\$1,160,164,272

39% to
BENEFICIARIES



\$1,783,094,110

61% to
LIVING
POLICYHOLDERS



Lacy, O. Shires. ●St. Albans: J. Robinson, E. Stoveken.—Salem: J. Casey.—Shepherdstown: R. Cross.—Smithfield: Mrs. Lillian Clark.—South Branch: A. O'Haver. —South Charleston: C. Ardman.—Spelter: F. Marasco.—Spencer: L. Douglas.—Sprague: C. Umina.—Stallings: J. Wood-dell. ●Talcott: P. Ford.—Triadelphia: E. Howard. ●Vienna: J. Cochran. ●Walker: C. Smith.—Welch: Hildred Lakos, Gould Whitt.—West Liberty: Dr. J. Ruckman.—Widen: J. Hinshelwood.

(For towns with fewer claims see end of list)

ALEXANDRIA—\$544,000

Over 49 Industrial Claims—\$21,725
David Bollman, Henry Crockett, John Graham, Robert Myers, James Power.

ARLINGTON—\$380,000

Wickliffe Fisher (atty.), Edgar Cresswell, Oliver Gohlman, Donald Hancock, Robert Horsfield, Seymour Johnson, Harold Kean, Geo. Offutt, Jessie Wriglesworth.

BLACKSTONE—\$245,000

Robert Branch, Thomas Epes (atty.), Thaddeus Gull, Mrs. Irene West, Harry Williams.

BRISTOL—\$180,000

Isaac Anderson, Eva Long, James Summers.

DANVILLE—\$796,000

Over 144 Industrial Claims—\$39,755
George Anderson, Robert Collis, Richard Fox, Dr. Louis Fuller, John Humphreys, Jr., William Jennings, Rob-

ert Jones, Earl Perkins (grocer), DeWitt Poe, Emard Wall.

HAMPTON—\$120,000

Abram Altimus, Leonard Johnson, Stanley Kubitz, Philip Smith, Frederick Tarbox.

LEXINGTON—\$64,000

John Mackey, Gilbert Rhodes, James Whitesell.

LYNCHBURG—\$955,000

Over 107 Industrial Claims—\$29,150
Holcombe Adams, Howson Bailey, Albert Burnham, Amelia Carroll, John Craddock, William Drinkard, John Harvey, Paul Hubard, Cordie Magann (ins.), Emmette Nelson, Dr. George Thompsons, Dr. Samuel Wilson.

NEWPORT NEWS—\$788,000

Over 123 Industrial Claims—\$51,526
Tharnton Fairlamb, Hattie Newman, Joseph Serio, Wm. Tabb, Richard Zorsworthy.

NORFOLK—\$3,720,000

Life insurance payments averaged \$117
(CONTINUED ON NEXT PAGE)

VIRGINIA

Total Payments \$39,500,000
Rank in Payments 16th
Rank in Population 19th
Payments Per Capita \$14.36
Ratio to National Per Capita
Insurance Payment669

Ordinary life insurance in force \$1,175,420,000 on 507,960 policies or \$439 per capita. Average size of policy in force \$2,314. average new policy sold in 1941 \$2,378; volume sold \$115,568,000.

The \$39,500,000 in life insurance money paid to Virginians in 1941 was three



times the \$13,246,083 in W. P. A. payments in the state for the fiscal year. greatly exceeded the \$935,032 in P. W. A. grants, was over six times the federal agricultural adjustment program payments of \$5,857,434 and twelve times the \$3,345,605 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments almost equaled the \$45,967,273 in income and excess profits taxes collected in Virginia and were about one-quarter the \$151,736,000 cash income from farm products.

COMMONWEALTH OF VIRGINIA

Governor's Office

Richmond

Although we belong to an age in which the mention of billions has become commonplace, I am impressed by the fact that residents of Virginia received life insurance payments last year approximating \$39,500,000. These fruits of thrift and wise foresight constitute a substantial contribution to the financial security of Virginians, for it is conceivable that, without the benefit of these payments, many of our citizens must have become largely dependent upon public charity or relatives.

As I have already had occasion to remark, we must all do whatever we can to promote the cause of victory. It should not be unreasonable to assume that our obligations involve not only the fabrication of the instruments of war, but the preservation of our homes and home life. In keeping with this view, I would pay my respects to life insurance as an institution that has played a notable part in safeguarding all for which the American home stands.

Colgate W. Darden, Jr.

COLGATE W. DARDEN, JR.
Governor

Names in each town are only a partial list of claims paid during 1941.

Virginia—Continued

per family and were 36 percent of annual food sales in the city.

They represent 15 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 16½ year period equal the city's annual retail trade volume and over a 9 year period equal the total savings bank deposits in the city.

Over 130 Ordinary Claims
Over 465 Industrial Claims—\$125,176

Wm. Andrews, Francis Bagley, Williams Barnes, Hugh Bradley, Hugh Burras, Martin Casey, Cabell Davis, Florence Defrees, Shelly Doles, John Gaskin, Dewell Goforth, Joseph Harris, Harry Haycock, Frank Hodgson, James Holland, Alfred Holston, Edwin Jackson, Edward Jones, Ezikel Jones, Glen Jones, Ira Killmon, Rondo Law, J. T. Lawless, Jr., Wallace Lawrence, T. W. Lincoln, Jr., Maxwell Lilly, James McLindon, Robert Marks, Percival Miller, Edward Miner, Oscar Moore, Charles Muller, William Newland, John Nininger, George Radin, Toy Savage (att.), A. M. Simmons, Howell Stilwell, Harry Thomas, Joseph Twine, Arthur Tyree, Jesse Coggins, Howard Waff, James Williams, Morris Willner, Orion Wright.

PETERSBURG—\$392,000

Over 195 Industrial Claims—\$41,974
Wesley Bobbitt, Louis Cooper, Edwin Crump, Frank Deffenbaugh, Charles Lewis, John Williams.

PORTSMOUTH—\$1,725,000

Over 129 Industrial Claims—\$42,667
Marion Aswell, Dwight Bagley, William Banks, James Brewer, Cordie Brinkley, John Campbell, Louise Cole, Louis Cornevin (ins.), Cashius Elmore, Walter Franklin, Charles Gaskins, Arthur Glenn, Edward Mahoney, Jr., Sidney Marcus, Stuart Moore, James Norfleet, Robert Pearson, Clyde Pierce, Isaac Rawles, Harry Shuman, John Vass, Miles Vincent, Guy West, Luther Whitson, Earl Wilhoit.

RICHMOND—\$7,580,000

Life insurance payments averaged \$169 per family and were 47 percent of annual food sales in the city.

They represent 40 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 14 year period equal the city's annual retail trade volume and over an 8½ year period equal the total savings bank deposits in the city.

Over 246 Ordinary Claims
Over 478 Industrial Claims—\$130,001

Chas. Almond, Jr., J. W. Avery, James Blake (att.), Mae Brown, Mahlon Chiles, Aubin Cobb, Charles Davis, Keturah Davis, David Donati, Henry Ellerson, Rives Fleming, Thomas Hall, A. M. Hewitt, Alfred Henwood, Marie Higgins, Dr. Emory Hill, Williams Hill, Samuel Holderoff, Dr. Thomas Jones, Robert Lee, Albert Minnis, James Morgan, Chapman Morris, Edward Moss, Leon Nelson (att.), John Nokely, Anthony Pietri, Wiley Preston, Elmo Redwood, William Royer, Harvey Sharp, Joseph Smith, Archie Steiner, Arthur Saunders, Monroe Taylor, Benjamin Turnbull (att.), George Via.

ROANOKE—\$2,365,000

Life insurance payments averaged \$148 per family and were 52 percent of annual food sales in the city.

They represent 17 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 15½ year period equal the city's annual retail trade volume.

Over 52 Ordinary Claims
Over 226 Industrial Claims—\$51,504

Vicent Baldwin, Charles Berry, Robert Carr, Elvin Chick, Robert Creekbaum, Clarence Clement, Isabel Crockett, Robert Curtis, Alonzo Epling, David Fulcher, Joseph Gilliam, James Henderson, Francis Hickey, George Johnson, William Johnson, Amos Kennard, David Lionberger, Merrill McCartney, James Mullins, Noel Vivian, Rutledge Robertson, Cecil Slusser, Galon Zandt, Berney Wade, J. W. Wright, George Yeager.

STAUNTON—\$220,000

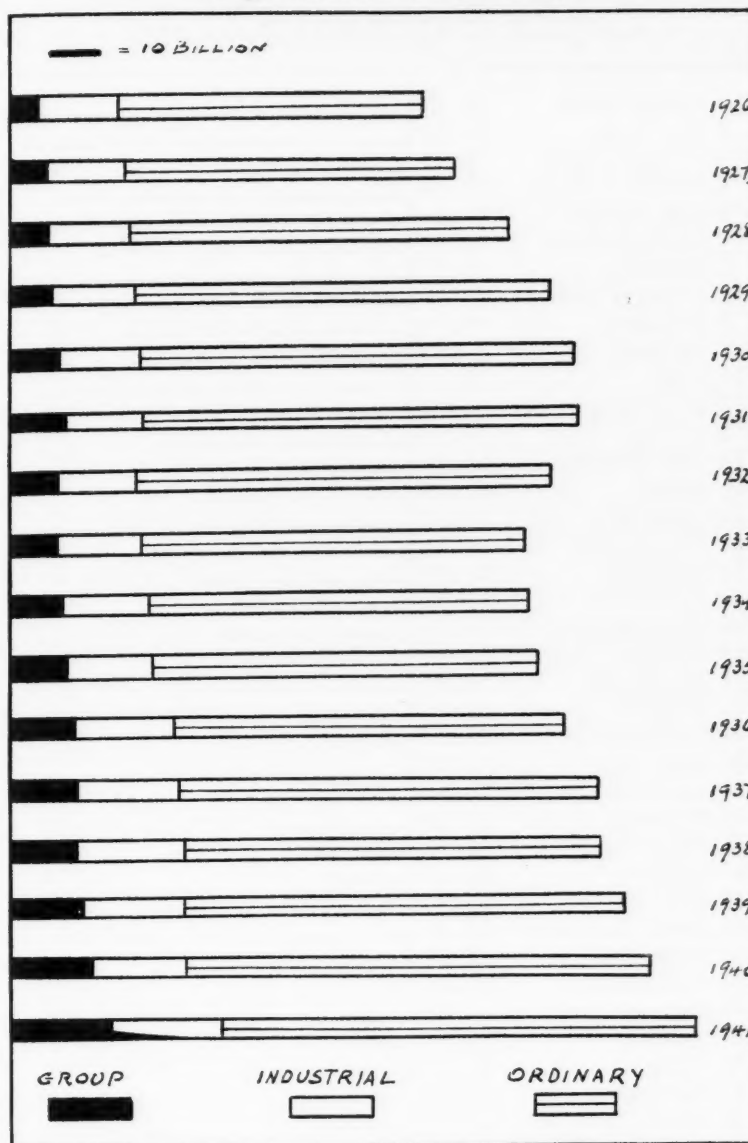
Over 5 Industrial Claims—\$568
Ethelbert Folds, Moten Hall, Adine Wikerson.

SUFFOLK—\$235,000

Over 18 Industrial Claims—\$4,409
David Eyrd, Frank Pope, Walter Story, Archie Thomson.

OTHER VIRGINIA TOWNS—\$3,550,000 (Partial List)

Abingdon: J. Pliskin, W. Calfee, Amella: J. Jeter, Ashland: R. Barrett, E. Osterud, Altavista: H. Reedy, Bassett: R. Meeks, Bermuda Hundred: W. Johnson, Birds Nest: W. Acworth, Blacksburg: P. Hale, Bloxom: E. Onley, Bowling Green: J. Elliott, Brattleboro: C. Brown, Broadway: G. Aldhizer, Buchanan: R. Frankhouser, Buckroe Beach: F. Dix, Oscar O'Quinn, Cartersville: F. Rhodes, C. Thurston, Carrollton: J. Watkins, Catlett: J. Holman, Cedar Springs: W. Dutton, Cedar

Through 15 Years of Prosperity,
Depression and War

Group	Insurance in force end of 1926	Insurance in force end of 1941	Increase in 15 years	Percent of increase
Industrial	\$ 5,844,083.800	\$ 18,876,610.890	\$ 13,032,527.090	223%
Ordinary	14,132,718.118	22,685,416.750	8,552,698.632	60.5%
Total	\$2,535,002.155	\$135,920,810.056	\$53,385,807.901	64.7%

Payments to beneficiaries and insureds in 15 years, \$42,473,791,581, comprising 4.26 percent of the total national income in the period.

Totals paid beneficiaries and insureds—1926, \$1,332,147,774; 1941, \$2,943,258,382.

Admitted assets for companies with 96 percent of total insurance in force—end of 1926, \$13,510,585,138; end of 1941, \$34,856,498,973.

Bluff: N. White, Charlotte: C. Bagby, Charlottesville: N. Burnley, Over 21 Industrial Claims—\$5,550—Chatham Hill: H. Cook, Grace Lumley, Chilholmie: B. Berry, G. Pierce, C. Elmore, Chester: A. Organ, Clarksville: J. Keeton, Columbia: C. Pickett, Courtland: C. Dickens, Covington: Over 3 Industrial Claims—\$654—Culpepper: B. Miller (att.), Crimora: A. Clark, Daleville: Mariam Duffy, Dry Fork: Sallie Ward, B. Yeatts, Dublin: W. Durham, Edinburg: D. Teawalt, Emporia: J. Boney, Dr. M. Tredway, Ettrick: B. Wilkinson, Falls Church: P. Miller, Farmville: T. Brooks, Floyd: A. Harman, Fort Eustis: La Barker, Fortress Monroe: G. Basley, Franktown: J. Weston (ins.), Fredericksburg: W. Hamlet, N. Decker, Over 1 Industrial Claim—\$500.

Glade Spring: G. Owens, Grayson: E. Hackler, Griffinsburg: J. Yates, Halifax: T. Watkins, W. Leigh (att.), Harrisburg: W. Early, R. Dingleline, Holland: J. Griffin, W. Holland, Honaker:

E. Dye, F. Sword, Hopewell: H. Birchett, H. George, Hot Springs: G. Giles, J. Barbary, James Store: W. Hinman, Jetersville: J. Kenny, Keller: Dorsie Wessells, Kenbridge: R. Hardy, Leesburg: J. Cienens (ins.), Lexington: J. Mackey, G. Rhodes, J. Whitesell, London Bridge: J. Barron (att.), McEnney: W. Patterson, Madison: R. Blankenbaker, Manassas: C. Dalton, Marion: J. Anderson, Martinsville: Over 2 Industrial Claims—\$1,307, Maybrook: L. Link, Meredithville: D. Turner, Middle-Town: F. Kline, Katherine Manuel, Mt. Jackson: D. Foley, Nickelsville: L. Graham, Oak

Hall: O. Kelly, Onley: W. Mears, Orange: A. Colvin, E. DeJarnette, Pennington Gap: G. Thompson, J. Young, Pocomske: E. Morris, Pulaski: N. Martin, Quantico: C. Nicholson, Radford: J. McConnell, W. Sowder, Over 28 Industrial Claims—\$7,958, Reedville: C. Towles, Ridgeway: Sallie Sheppard, Ringgold: W. Wilson, Rural Retreat: T. Kidd, C. Kyle, Rustburg: J. Calaniss, Salem: G. Beckner, P. Reich, Scottsburg: Hattie Eubank, Virgel Priest, Scottsville: F. Seger, Shawsville: G. Gardner, Smithfield: J. Cofer, South Boston: J. Dickerson, W. Morris, Stonega: H. Alexander, Stony

Creek: Dr. J. Slade, Strasburg: A. Stokes, F. Zea, Stuart: E. Martin, A. Keister, Sylvatus: J. Callahan.

Tazewell: C. Monk, G. Peery, Thessalia: J. Robertson, Triangle: J. Hale.

Virgilina: L. Chandler, Watts-ville: J. Justice, Waynesboro: Mildred Antrim, W. Gardner, Wellville: L. Lewis, West Point: L. Roberts, Williamsburg: A. Hardy, Winchester: E. Michael, Over 2 Industrial Claims—\$324, Woodstock: J. Smoot, J. Odom.

NORTH CAROLINA

Total Payments \$32,400,000
Rank in Payments 21st
Rank in Population 11th
Payments Per Capita \$9.07
Ratio to National Per Capita Insurance Payment422

Ordinary life insurance in force \$1,110,972,000 on 491,798 policies or \$311 per capita. Average size of policy in force \$2,259, average new policy sold in 1941 \$2,329; volume sold \$113,315,000.

The \$32,400,000 in life insurance money paid to North Carolinians in 1941 exceeded the \$23,949,270 in W. P. A. payments



in the state for the fiscal year, was many times the \$888,025 in P. W. A. grants, exceeded the federal agricultural adjustment program payments of \$18,799,049 and over six times the \$5,376,459 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments almost equaled the \$39,202,257 in income and excess profits taxes collected in North Carolina.

(For towns with fewer claims see end of list)

ALBEMARLE—\$148,000

Guy Blackwelder, Chas. Gaddy, Marvel Lowder, James Morrow, Odem Thompson.

(CONTINUED ON NEXT PAGE)

Income Provided Despite
Disability and Death

A policy was issued Jan. 26, 1931 for \$25,000 on the family income plan, the insured's age being 36. The policy was issued with disability benefits. The annual premium, including the premium for the disability, was \$946. The insured paid 21 monthly premiums of \$82.75 each—a total of \$1,737.75.

At the end of that period he became disabled and was entitled to the disability benefits. During his disability he received 69 monthly disability payments of \$250 each—a total of \$17,250. There were dividends paid on the policy in the amount of \$1,046.71. All premiums of course were waived up to the time of his death. At the insured's death, which occurred in 1938, the beneficiary began to receive a monthly income of \$250.00 per month starting July 2, 1938 and this will be continued up until Jan. 2, 1950—a total of \$34,500.—and at that time there will be a payment to the beneficiary of \$25,000 in a lump sum. In addition to this, the beneficiary received a clean-up fund of \$3,750 in cash at the death of the insured. If the beneficiary does not want to receive \$25,000 in a lump sum in 1950 she has the right to place it under one of the options of settlement, but of course if she did place it under one of the options of settlement the aggregate payments would amount to more than \$25,000 by reason of the interest credited to the principal.

If my arithmetic is correct, there was paid to the company the sum of \$1,737.75 and there has been paid and will be paid to the insured and the beneficiary the sum of \$81,546.71.

Names in each town are only a partial list of claims paid during 1941.

North Carolina—Continued

ASHEVILLE—\$1,855,000

Over 106 Industrial Claims—\$19,571
Grover Case, Robert Crooks, John Davis, Robert Edwards, John Rhodes (ins.), James Jarrett, Dr. Geo. Kutscher, Jr., Melvin Lominac, Lydia Monroe, John Patterson, Newton Pearson, Frank Salley (exec.), Henry Scratchley, Hosea Shook, Wm. Shuford, Fletcher Sluder, Jemerson Stiles, Clay Summers.

BURLINGTON—\$175,000

Over 57 Industrial Claims—\$12,835
Gena Bare, Dock Bass, James Councilman, Geo. Davis, Thos. Faucette, John Fix, Jr., Wentworth Hines, Parks Lindley, Thos. Stafford, James Walker.

CHARLOTTE—\$3,620,000

Life insurance payments averaged \$154 per family and were 51 percent of annual food sales in the city.

They represent 42 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 12½ year period equal the city's annual retail trade volume and over a 3½ year period equal the total savings bank deposits in the city.

DUNN—\$101,000

Over 150 Ordinary Claims
Over 508 Industrial Claims—\$120,604
Robert Allen, Wm. Anthony, Dr. Frederick Austin, Thaddeus Auten, Alwin Brandes, Paul Brown, Wm. Bumbardner, Wm. Burdell, John Cave, Lelia Craig, James DeArmon, Lyndell Drum, James Fisher, Walter Garrison, Wallace Gill, Valmer Guthery (mfr.), James Harris, Herbert Hester, James Kemp (musician), Wm. King, Thilo Kurth, Coy Langford, John Leventis, Duncan McCormac, Joseph McEwen, Frank McFarland, Kate McFarland, Joseph McGinnis, Charles Nichols (exec.), James Orr, Wilson Sadler, Frederick Seagle, John Seidenstricker, Paul Simpkins, Dr. Thos. Smith, John Sykes, Ralph Thomson.

DURHAM—\$2,690,000

Zach Duncan, Allen Lee, James Lewis, David Parker, Ernest Young.

FAYETTEVILLE—\$340,000

Over 63 Industrial Claims—\$13,041
Marion Beckwith, Geo. Davis, Duncan Downing, Kathleen Nelson.

GASTONIA—\$395,000

Over 91 Industrial Claims—\$16,902
Wade Capps, Flowers Clark, James Hamrick, John Kendrick, Wm. Land, Coit Rhyne, J. Smith.

GOLDSBORO—\$560,000

Frank Borden, Walter Crumpler, Claudia Grady, Wm. Hinton, Charles Layton, John Massengill, David Phoenix (theatre mgr.), Wm. Porch, Joseph Sears, James Vinson.

GREENSBORO—\$2,710,000

Over 60 Ordinary Claims
Over 500 Industrial Claims—\$112,541
James Allred, Chas. Bagley, Allan Banner, Fulton Brittain, Wm. Causey, Fabius Clements, Chas. Cloninger, Chas. Crews, John Daniel, Morris Ellis, Durley Harwell, Luther Herbin, Walter Hinton, Jerome Vance, Glenn Jordan, Wm. Kindley, Julius Kirkman, Edwin Klingman, Arpad Lang (chemical engr.), Wm. Mendenhall, Joseph Osborne, Mary Petty, John Presley, Alfred Roberson, Stewart Rogers, Jessie Sineath, Fred Stafford, Wm. Tidwell, John Trimble (ins.), Dr. J. Wheeler, Virginia Wilson, James Wolford, Dr. Denis Wolff, John Wright.

GREENVILLE—\$230,000

Ivey Cannon, Carrie Dixon, Mary Fleming, Ira Moore, Robert Sellers (brick mfr.), Frank Wooten.

HICKORY—\$269,000

Over 15 Industrial Claims—\$4,511
Robert Bolick, Laurie Deal, Wm. Fox (lumber merchant), Charles Geltner, Carroll Harris, Wm. Lang, Paul Sherrill.

HIGH POINT—\$910,000

Over 38 Industrial Claims—\$10,957
Mathew Balkum, Malcus Barbee, Georgena Dosh, Herbert Dunkelberger, Ernest Jones, Edward Kearns, Jennings Kester, Wm. Nance, Orlando Rowland, Jr., Richard Stewart, Roy Stokes, Mark Stump.

KINSTON—\$434,000

Over 40 Industrial Claims—\$12,506
Arthur Copeland, Elizabeth Davis, Daniel Hamilton, Barbara Killingsworth, Chas. McDevett, John Miller, Lemon Morris, Kathryn Pate, Joseph Rasberry, Esther Taylor, Irene Taylor, Alice Watson, Adolphus Wooten.

LINCOLNTON—\$74,000

Rob Goode, Charles Lowe, Walter Mullen, Solomon Warlick, Charles Wood.

LUMBERTON—\$98,000

Willie Atkinson, Mamie Biggs, Ethel Inman, Ina Oliver, Haynes Prevatt, Clarence Rabon, Albert White, Frank Wishart.

Per Capita Payment in Each State Compared to National Per Capita Payment \$21.46

1 Connecticut	\$38.73
2 New York	37.56
3 Rhode Island	37.47
4 Massachusetts	34.64
5 New Jersey	34.16
6 Dist. of Col.	29.98
7 Illinois	29.58
8 Pennsylvania	28.53
9 Delaware	28.50
10 Vermont	27.00
11 Ohio	26.10
12 Maryland	24.59
13 Oregon	24.42
14 New Hampshire	23.19
15 Maine	21.48
16 Missouri	21.43
17 California	21.34
18 Colorado	20.83
19 Michigan	19.57
20 Minnesota	19.15
21 Nevada	19.00
22 Wisconsin	18.77
23 Indiana	17.20
24 Washington	17.02
25 Nebraska	16.56
26 Florida	15.12
27 Montana	14.83
28 Virginia	14.36
29 Kansas	14.10
30 Iowa	13.08
31 West Virginia	12.80
32 Kentucky	12.29
33 Tennessee	11.82
34 Texas	11.64
35 Wyoming	11.54
36 Utah	11.46
37 Georgia	10.72
38 South Carolina	10.68
39 Louisiana	9.94
40 Oklahoma	9.80
41 North Carolina	9.07
42 Idaho	8.95
43 Arizona	8.81
44 Alabama	8.40
45 South Dakota	8.39
46 Arkansas	8.00
47 North Dakota	7.94
48 Mississippi	6.68
49 New Mexico	6.58

MT. AIRY—\$71,000

Dr. Silas Conduff, Geo. Hutchison, Thos. Slate.

NEW BERN—\$280,000

Theresa Biddle, Don Brewer, Owen Dunn (mfr.), David Johnson, James Salter, Alfred Ward.

RALEIGH—\$1,830,000

Over 113 Industrial Claims—\$26,649
Achibald Arlington, Geo. Bradshaw, Walter Brown, Gilbert Crabtree, Henry Farrell, Paul Hodges, Dock Roberts, Chas. Sandlin (furniture dealer).

REDSVILLE—\$195,000

Chas. King, Wm. McCollum, Dr. John McGehee, James Moore, Eugene Watt, Thos. Williams.

ROCKY MOUNT—\$696,000

Over 27 Industrial Claims—\$6,364
Wm. Bailey, Geo. Barfield, Jr. (exec.), Mollie Cooper, Glover Daniel, Kenneth Denny, John Grant, James Humphries, Ernest Stone.

SALISBURY—\$515,000

Over 88 Industrial Claims—\$29,781
Thos. Cothran, Jos. Fesperman, Richard Gibson, Herman Isenhour (ins.), Thos. Kenerly, Daniel Leifer, Tilman Maupin, Lewis Miller, John Moose, Mary Roseman, Wm. Russell (broker), Crone Stirewalt.

SHELBY—\$149,000

Robert Adams, John Best, Avery Carpenter, Alonzo Hamrick, Jennie Kennedy, Joseph Nash.

STATESVILLE—\$478,000

James Alexander, Fred Ball, John Ballard, Rufus Cooper, Ophia Elam, Henry Gill, Robert Gray, Henry Griffin, Jack Joyner (atty.), Mary Lackey, James Neill, Franklin Sherrill, Henry Steele, Baxter Stevenson, Abner Stewart, Chas. Turner (mfr.).

TARBORO—\$182,000

Harry Beach, Clarence Johnson, John McDowell, Levi Mewborn, David Taylor, Harry Thayer.

THOMASVILLE—\$170,000

Mary Bowers, Lela Boyles, Thornton Jennings (hosiery mfr.).

WASHINGTON—\$174,000

James Clark, Heber Hodges, Elijah Mixon, Geo. Oden, Earl Rooks (ins.), Henry Wilkens.

WILMINGTON—\$996,000

Over 112 Industrial Claims—\$29,963
Leon Andrews, Harry Farron, Harold Hartis, Jr., Grover Hill, Ida Jackson, Wm. Pope, Jasper Stewart, John Taylor, James Williamson, Joseph Yates.

WILSON—\$498,000

Wm. Bryan, Wm. Farmer, Wm. Finch (atty.), Dora Harper, Eva Hill, Walter Hines, John McKeel, Dr. Chas. Moore, Benjamin Peel, John Priddy, Jr., Casper Smith (druggist), Jesse Vick, Henry Wilkerson.

WINSTON-SALEM—\$3,380,000

Over 992 Industrial Claims—\$175,276
Bert Bennett, Geo. Blum, Wm. Cook, Alexander Council, Dr. Chas. DeLaney, Earle Driggers, Florence Graeber, Minnie Henry, Otha Johnson, John Kester, Joseph Lewis, Andy Middleton (ins.), Geo. Parrish, Fuller Pfaff, Alie Polndexter, Ernest Reece, Luaner Riggs, Maude Robertson, Henry Ross, Caleb Smith, Norman Spaes, James Strader, Chas. Whaling (tobacco co. supt.), Numa Wright (retired tobacco dealer).

OTHER NORTH CAROLINA TOWNS—\$5,210,000 (Partial List)

●Aberdeen: G. Charles, H. Morgan. ●Andrews: G. Hoblitzell. ●Arapahoe: J. Fornes. ●Asheboro: D. Henley, P. Lewallen, W. Scarboro. ●Aurora: W. Hooker. ●Bailey: A. Izzard. ●Bath: C. Carowan. ●Beaufort: J. Hall. ●Belmont: J. Mason. ●Bennett: T. Jones. ●Benson: W. Johnson, J. Sorrell. ●Black Creek: P. Blow. ●Boardman: R. Lennor. ●Boonville: J. Fletcher, J. Speas. ●Canton: E. Barefoot, C. Gorman, Jr., C. Hildebrand, R. Holtzclaw, W. Smathers. ●Catawba: D. Johnson, J. Rachword. ●Chadbourn: J. Bullard, S. Hooks, Dr. Warren Yates. ●Chapel Hill: G. Henry, B. Lanier. ●Cherryville: J. Beam. ●Concord: Over 69 Industrial Claims—\$16,308. ●Conover: J. Isenhower. ●Cornelius: A. Honeycutt. ●Council: J. Nicholson. ●Dallas: E. Etheridge. ●Davidson: J. Fisher, P. Kapronis, W. Wilson. ●Denton: E. Loftin. ●Dobson: N. Martin, M. Edgerton. ●East Bend: L. Garriott. ●Edenton: C. Davis, J. Holmes, N. Rowell. ●Elizabeth City: H. Gregory, J. Sawyer. ●Elizabethtown: T. Franck, H. Hunt. ●Elkin: E. DeBorde, J. Dobson, J. Fields, Ina Graham S. Gregory, T. Leeper, J. Roberts. ●Ellenboro: J. Edwards, C. Green. ●Elizabeth City: Over 20 Industrial Claims—\$8,659. ●Elon College: C. Waynick. ●Enfield: W. Askew. ●Erwin: P. Parks, Jr. ●Fairmount: J. Brown, A. Davis. ●Faison: J. Armstrong, H. Hatcher, G. Thornton. ●Farmville: J. Monk. ●Fort Bragg: W. Bell, H. Godwin, B. McKennett. ●Fountain: T. Moore, A. Wooten. ●Franklin: G. Tull. ●Fremont: O. Bailey, J. Wooten. ●Garrysburg: W. Boone. ●Gastonia: W. Capps, F. Clark, J. Hamrick, J. Kendrick, W. Land, C. Rhyne, J. Smith. ●Germanatown: R. Beck, J. Reddick, E. Waggoner. ●Gilkey: W. Moneth. ●Graham: C. Albright. ●Grimesland: C. Godley, C. Hadcock. ●Guilford College: J. Knight, Fetna Lambeth. ●Hamlet: J. Currie, E. Fisher, J. Guins, T. Wells. ●Harmony: J. Sharpe. ●Henderson: C. Lewin, J. Woodleif. ●Henrietta: S. Holland. ●Hertford: H. Barcliff, L. Mathews. ●Ivanhoe: A. Horne. ●Jackson: E. Lassiter, C. Vaughan. ●Jacksonville: W. Williams. ●Jamesville: J. Coltraine, L. Davis, J. Modlin. ●Jonesboro: Ethel Kelly, J. White. ●Kenly: J. Atkinson, G. Dixon, S. Fulghum, H. Wilkerson. ●Kernersville: L. Fulp, C. Nelson, M. Walker. ●Kings Mountain: J. Lipford, Orie Rhea. ●La Grange: Eva Dawson, J. Hinson, Bettie Rouse, G. White, Atla Williams. ●Laurinburg: E. McLean, J. McGee, Z. Pate. ●Leaksville: H. Balch, R. Wariner. ●Over 46 Industrial Claims—\$12,318. ●Lenoir: C. Barlow. ●Lewisville: J. Hicks. ●Lillington: J. Edwards, J. Brown. ●McDonald: A. Hall. ●Madison: A. Daniel, R. Ellington, T. Teague. ●Magnolia: H. Gaylor. ●Mandan: A. Nowosky. ●Marion: B. Carr, D. Cornett. ●Marshville: E. Moore. ●Matthews: G. Adams, L. Blago. ●Midland: H. Faulk. ●Mocksville: D. Hendricks. ●Mooresville: W. Jackson, T. Karriker, C. Parker. ●Morganton: A. Avery, Jr., R. Cline, J. Cooper, Jane Lynn, I. Osborne, C. Sheppard. ●Mt. Holly: R. Belk. ●Mt. Olive: H. Grady, R. Kornegay. ●Murphy: J. Mallonee, Jr. ●Nashville: W. Batchelor, C. Griffin, W. Thompson, D. Thornell, J. Winstead. ●Newport: W. Arthur. ●Norlina: R. Williams. ●Northside: W. Flemming. ●North Wilkesboro: I. Elder, J. Williams. ●Oakboro: B. Furr. ●Oak City: M. Bunting, A. Raynor. ●Orrum: V. Walters. ●Oxford: B. Anerett. ●T. Dement. ●Allen Hobgood, E. Knott, Joe Morton. ●Parkson: N. Cobb. ●Pinetops: W. Dunn. ●Pink Hill: Beulah Howard, T. Turner. ●Pineview: S. Cameron, Jr. ●Polkville: F. Lee. ●Princeton: J. Holt, Sr. ●Raeftord: E. Bill, D. Scurluck. ●Red Springs: Rufus Devane. ●Richlands: T. Barbee, O. Marshburn, W. Smith. ●Rich Square: J. Boyce, H. Howard, J. Smith, H. Warren. ●Robersonville: W. Taylor. ●S. Woodard. ●Robinson: C. Egerton, Dr. J. Ledbetter, J. Sandford. ●Roseboro: O. Jackson. ●Rougemont: J. Crabtree. ●Roxboro: P. Barnett, W. Harris, J. Long, Jr. ●Ruth: E. Walker. ●Rutherfordton: M. Landrum. ●St. Pauls: W. Callihan. ●Sanford: S. Allen, B. Capps, S. Ingram, Donald St. (CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1941.

North Carolina—Continued

Clair, Robert Thomas.—Seaboard: L. Davis.—Siler City: W. Davis, R. Williams.—Smithfield: R. Sellers, R. Smith.—Southern Pines: C. Austin, R. Hart.—Spencer: Rena Dorsett, R. Powell, Jr.—Spring Creek: D. Ferguson.—Spring Hope: W. Sanders, P. Stone.—Spruce Pine: J. Garvin, J. Heaton.—Stantonsburg: W. Bass, S. Darden, S. Tyson, C. Whitley.—Stokesdale: A. Bray.—Summerfield: T. Triddle.—Tabor City: E. Harrelson, R. Jernigan.—Trenton: N. Smith.—Trinity: B. Craven.—Troy: B. Allen.

●Union Mills: G. Allen, M. Koon, P. Owens. ●Vanceboro: J. Lancaster.—Varina: J. Giles, E. Jackson, R. Mathews. ●Wade: G. Collier.—Wadesboro: L. Robinson, J. Teal.—Wake Forest: Rev. J. Ellock, C. Underhill.—Wallace: W. Ennis, Vera Johnson, M. Pope.—Walnut Cove: S. Johnson, J. Fields.—Warsaw: D. Carlton, G. Pridgen.—Waynesville: O. Alexander.—Weldon: Rev. R. Fountain, W. Knight (atty.).—West Asheville: R. Dietz (grocer). J. Rhodes.—Whitaker: H. Bland, W. Rosser.—Whiteville: S. Hooks, A. Horne, G. Willetts.—Williamston: D. Biggs, G. Williams.—Windsor: T. Baker, E. Gray, W. Lyon.—Winterville: F. Weatherington.

SOUTH CAROLINA

Total Payments\$20,300,000
Rank in Payments 33rd
Rank in Population 26th
Payments Per Capita \$10.68
Ratio to National Per Capita
Insurance Payment497

Ordinary life insurance in force \$499,947,000 on 254,038 policies or \$263 per capita. Average size of policy in force \$1,968, average new policy sold in 1941 \$1,891; volume sold \$51,283,000.

The \$20,300,000 in life insurance money paid to South Carolinians in 1941 almost equaled the \$21,370,926 in W. P. A. payments in the state for the fiscal year.



was three times the \$6,691,022 in P. W. A. grants, exceeded the federal agricultural adjustment program payments of \$16,008,940 and nearly ten times the \$2,243,413 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were more than double the \$9,660,669 in income and excess profits taxes collected in South Carolina and were one-fifth the \$100,923,000 cash income from farm products.

(For towns with fewer claims see end of list)

ANDERSON—\$416,000

Over 59 Industrial Claims—\$15,065
Ada Christian, Elbert Shealy, Texie Thackston.

BENNETTSVILLE—\$175,000

Philip Crosland, Wm. Fletcher, Henry Riley.

CHARLESTON—\$2,305,000

Life insurance payments averaged \$138 per family and were 48 percent of annual food sales in the city.

They represent 95 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 12½ year period equal the city's annual retail trade volume and over a 6½ year period equal the total savings bank deposits in the city.

Over 306 Industrial Claims—\$85,405
George Arrnholter, John Burton, Jr., James Carroll, Leo Croghan, Charles Drayton, Jr., Paul Fabian, William Gantt, Louis Givner, Mary Hulander, Ernest Jung, Fred Lotz, John McCarrel, Herbert Moshell, Nellie Murphy, Mary O'Brien, Emily Peirano, Herbert Purcell, Dr. James Ravenel, Dr. Eugene Roberts, Claude Shaw, Stamates Sterlakos, Rose Marie Turner, Lema Wallan, Flora Welborn, Henry Williams.

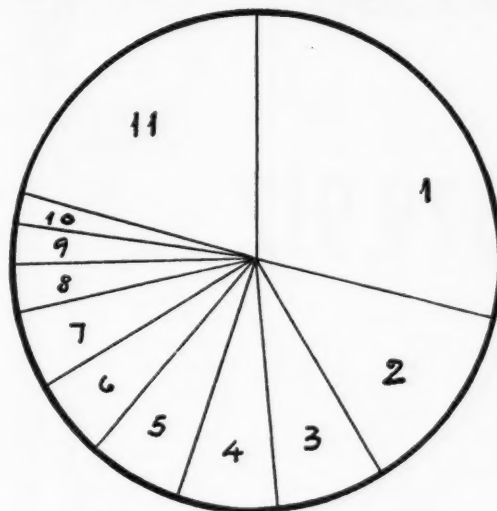
CLINTON—\$195,000

William Copeland, Thomas Neighbors, Jack Young (druggist).

PRINCIPAL CAUSES OF DEATH IN 1941

and Their Relation to

DEATH CLAIMS PAID BY LIFE COMPANIES



Causes	Approximate number of deaths	Percentage to total deaths
1. Diseases of the heart.....	384,056	27.26
2. Cancer, all forms.....	156,816	11.13
3. Cerebral Hemorrhage, Embolism, Thrombosis.....	115,803	8.22
4. Nephritis, all forms.....	95,235	6.76
5. All Accidents, including automobile.....	94,672	6.72
6. Diseases of the digestive system.....	71,849	5.10
7. Pneumonia, all forms.....	63,678	4.52
8. Tuberculosis, all forms.....	58,324	4.14
9. Diabetes Mellitus.....	34,657	2.46
10. Influenza (grippe).....	24,232	1.72
11. All other causes.....	309,539	21.97
	1,408,861	100.00

This table based upon latest provisional data from the United States Public Health Service and the 1940 census.

DEATH CLAIMS IN 1941

Showing the principal causes of death under which claims were paid and the ratio of amounts paid under each cause to the total death claims.

Causes	Percentage to total amount of death claims
1. Heart disease.....	36.9
2. Cancer and Tumor.....	15.9
3. Accidents.....	9.4
4. Apoplexy.....	5.8
5. Nephritis.....	5.7
6. Pneumonia and Influenza.....	4.8
7. Tuberculosis.....	3.4
8. Diabetes.....	2.4
9. Digestive Tract, Ulcers, Hernia.....	2.2
10. Liver Disease.....	1.3
11. Appendicitis.....	1.1
12. All other causes.....	11.1
	100.0



COLUMBIA—\$2,420,000

Over 388 Industrial Claims—\$98,915
James Banister, William Barnett (atty.), Bertie Berfoot, Daniel Boineist, Robert Byrum (ins.), Thos. Clark, Edw. L. Craig (atty.), Percy Crown, Robert Elensschmidt, Rufus Fellers, Gilbert Jones, Alva Lumpkin (atty.), Ethel McLain, George Newkirk, Joseph Nettles (atty.), Jesse Reese, Alexander Sawyer (ins.), Benjamin Sawyer, William Shand (atty.), John Sutherland, James Thompson, Robert Wactes, Leon Walker, Cyrus White.

CONWAY—\$186,000

Llewellyn Ward, Bernard Massey, Joe Hughes, George Ford.

DARLINGTON—\$253,000

Geo. Abbott, Wm. Carpenter, Alfred Humbert, James Robert Lyles, James Watkins.

FLORENCE—\$510,000

Over 181 Industrial Claims—\$40,594
Wm. Rufus Barringer, Isaac Dennis, Nasrey Lylo, Alton Riddick, Broadus Simpson.

GAFFNEY—\$130,000

Adam Bonner, James Humphries, William Parris, Victoria Richards, David Wall.

GREENVILLE—\$1,370,000

Over 456 Industrial Claims—\$97,575
Philip Becton (atty.), Vincent Bell, Frances Berry, Homer Cassels, Wilton Chiles, Luther Clardy, Jr., Thomas Crane, Hugh Davis, William Duncan, Wm. Hale, Jr., Dr. Willard Hearin, James Jenkinson, Margaret Linley, Patrick McGarity, Mollie Merck, Silas Riley, Labon Stone, Jr., James Wilburn, David Williams, Jr., Wm. Williams (merchant).

GREENWOOD—\$288,000

Over 57 Industrial Claims—\$20,057
John Davenport, George Martin (broker), Clinton Ruff, Elbert Snead, Eugene White.

HARTSVILLE—\$166,000

Joseph Lawton (mfr.), James Meeks, Steel Nichols, Benjamin Register.

LAURENS—\$155,000

James Hunter, Harrison Pinson, Claud Wilson.

ORANGEBURG—\$291,000

Hampton Culler, James King, Jr., Robus King, John McNamara, Walter Morgan, Edward Inabinet.

SPARTANBURG—\$915,000

Over 234 Industrial Claims—\$51,274
J. Anderson, Vance Campbell, Charles Cannon, J. P. Darden, John Foster, Richard Golightly, Joseph Griffin, Jacob Helderman, Colon Lee, John Lingo, George Little, William Littlefield, Ashton McCullough, Arthur Patterson, Margaret Reid, Oscar Setzler, Grace Van Etten, Robert Westmoreland, Charles Williams, George Witherspoon (mfr.).

SUMTER—\$340,000

Thomas Brogdon, Wm. Bryan, Harry Bultman, Joel Davis, Theodore Schuerin, Edward Smith, Asa Weatherly.

OTHER SOUTH CAROLINA TOWNS—\$4,820,000 (Partial List)

●Abbeville: A. Davis, T. Robison, E. Thomson.—Aiken: W. Jones, W. Moseley.—Allendale: J. Thomas, Eunice Williams, W. Williams.—Aynor: S. Elliott, J. James.—Banberg: G. Dickinson, F. Henson, Jr.—Barnwell: J. Morris.—Batesburg: J. Ridgell.—Belton: Ella Cox, L. Seel, Jr.—Over 71 Industrial Claims—\$14,814.—Bishopville: W. Stuckey.—Blythewood: C. Boney.—Cades: L. Thomas.—Camden: L. Kirkland.—Cameron: J. Dantzier.—Campobello: J. Neves.—Chappels: D. Scurry.—Cheran: G. Walters.—Chester: Over 70 Industrial Claims—\$17,315.—Cross Hill: T. Pinson.—Denmark: T. Hutto, Jr.—Dillon: G. Campbell.—Drayton: W. Carter, Jr.—Due West: J. Magill.—●Early Branch: T. McTeer.—Easley: W. Mays, J. Teat.—Enoree: A. Poole.—Estill: H. Gooding.—●Fairfax: D. Gardner (mfr.).—Fork: A. Carmichael.—Fort Jackson: J. Hanley, Craig Moore.—

Fort Mills: J. Wolfe.—Ft. Nelson: J. Nelson.—Fountain Inn: E. Farron.

●Gallivants Ferry: E. Graham.—Gaston: J. Fallaw.—Great Falls: F. Burns, Rev. J. McCombs Forbis, J. Nichols.—Greelyville: J. Richard.—Greer: S. Forrester, D. Leonard, M. McElarath.—●Hamer: F. Hamer.—Heath Springs: W. Bowers, Carl Robertson.—Hemingway: W. Huggins.—Honea Path: G. Hannah, J. Pinson, Lucius Wright.—Holly Hill: W. Rhame, J. Smith.—Howard: C. Kelly.—●Inman: E. Nassebeau.—Islandton: D. Varn.—●Johnston: William Clark.—●Kershaw: I. B. Alexander, C. Floyd, S. Rutledge.—Kingstree: E. Lynch, S. Montgomery.—●Lamar: H. Howell, A. Joye, A. Mims, L. Register, J. Windham.—Lancaster: C. Bennett, R. Brown, E. Cauthen, E. Pierce McEhrtter, W. Patterson, G. Williams.—Landrum: C. Carpenter.—Langley: Over 36 Industrial Claims—\$8,653.—Latta: M. Blum, D. Haselden.—Leesville: W. Coker.—Liberty: A. Johnson.—Loris: W. Strickland, H. Todd.—Lowndesville: G. Kelley.—Lydia: W. Taylor.—Lyman: C. West.—●McColl: W. Bundy.—Marion: Hazel Davis, Ellie Gasque, A. Lovell, T. Monroe, W. Snipes, J. Stanley.—Modoc: N. McDaniel.—Moore: L. Seay.—Mountville: H. Humbert.—Mullins: C. Dixon, W. Dozier, Jr., A. Gordon, L. Joyner.—Myrtle Beach: G. King.—●Navy Yard: E. Mann.—Newberry: F. Hunter, L. Bedenbaugh.—New Aion: J. DuBose.—●Olanta: S. Floyd, C. Graham, J. Macatrucluck.—●Pacolet: E. Lee, W. McDowell.—Pamley's Island: H. Brinkley.—Pamplico: Hollie McKnight, H. Propst.—●Reevesville: W. Rigby.—Ridgeway: F. Hinnant.—Rion: D. Heyward.—Rock Hill: J. McCaless, J. Stowe.—Over 68 Industrial Claims—\$15,767.—●St. Charles: R. Kirven.—St. Matthews: H. Wertz.—Salley: S. Youngblood.—Seneca: W. Glazner.—Slaters: Dr. L. Wood.—Summerton: F. Dingle, H. Joseph, W. Wilkie.—●Timmons: S. Jeffords, J. Lockhart, L. McInnis, G. Thompson, J. Smith.—Tucapau: E. Southern.—●Union: Over 97 Industrial Claims—\$27,750.—●Varnville: E. Mew.—●Walterboro: B. Binton, S. Jones, L. Langdale.—West Columbia: J. Culler.—Woodruff: W. Westmoreland, P. Workman.—●York: Mary Berry, L. McCarter, T. Oates.

Names in each town are only a partial list of claims paid during 1941.

GEORGIA

Total Payments\$33,500,000
 Rank in Payments19th
 Rank in Population14th
 Payments Per Capita\$10.72
 Ratio to National Per Capita
 Insurance Payment500

Ordinary life insurance in force \$1,018,653,000 on 477,121 policies or \$326 per capita. Average size of policy in force \$2,135, average new policy sold in 1941 \$2,106; volume sold \$106,772,000.

The \$33,500,000 in life insurance money paid to Georgians in 1941 exceeded the



\$23,674,670 in W. P. A. payments in the state for the fiscal year, was many times the \$922,828 in P. W. A. grants, was one and one-half times the federal agricultural adjustment program payments of \$22,652,058 and nearly eight times the \$4,470,216 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were more than the \$29,886,197 in income and excess profits taxes collected in Georgia and were one-fifth the \$169,970,000 cash income from farm products.

(For towns with fewer claims see end of list)

ALBANY—\$418,000

Over 399 Industrial Claims—\$68,521
 Charles Darnell, Joseph Davis, Lucy Elkins, Bertram Fox, James Holt, James Lee, Jr., John Parker, James Taylor, Earnest Thornhill, Joseph Whitaker, Wm. Wilson.

ATHENS—\$380,000

Over 148 Industrial Claims—\$26,944
 Claude Freeman, Wallace Lester, Lee Lewis, Maude Talmage.

ATLANTA—\$12,315,000

Life insurance payments averaged \$176 per family and were 54 percent of annual food sales in the city.

They represent 60 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 14 year period equal the city's annual retail trade volume and over a 4 1/2 year period equal the total savings bank deposits in the city.

Over 299 Ordinary Claims
 Over 390 Industrial Claims—\$247,430

CLAIMS BY AMOUNTS:

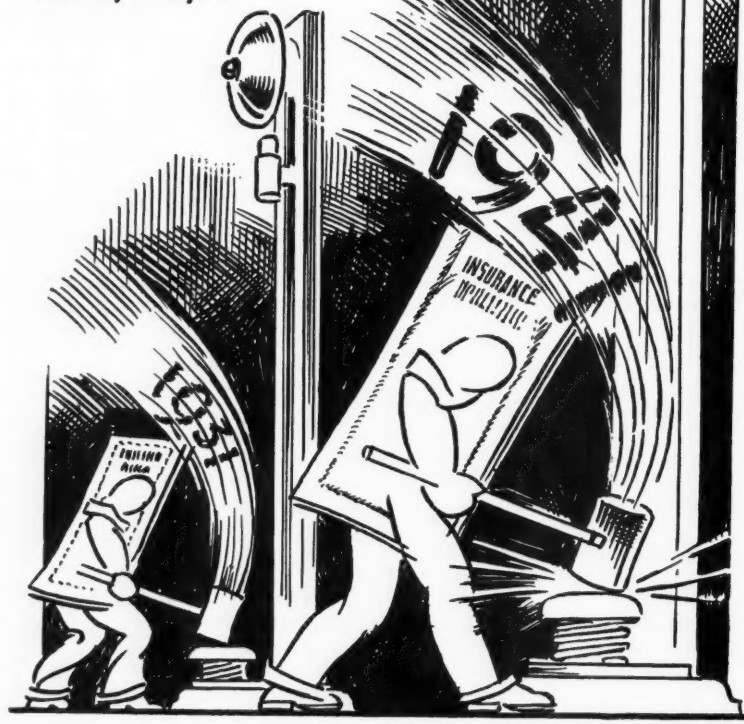
1—\$250,000 or over
2—100,000 to \$250,000
3—50,000 to 100,000
20—25,000 to 50,000
19—10,000 to 25,000
37—5,000 to 10,000
46—3,000 to 5,000
54—2,000; 117—\$1,000

Elbert Akin, Walter Anderson, Earl Atkins, Dr. Forrest Barfield, Isaac Blank, Louvenia Bonds, Ernest Brand, Max Bremen (executive), Paul Brown, Robert Brown, Samuel Bryan, James Channell, John Copeland, Thos. Cox, Thos. Crenshaw, John Crowley (realtor), Charles Darnell (druggist), Claudio da Silva (highway engr.), Levi Davis, Royal Dawkins, Clyde Dempsey, Wm. Dickie, Alphonse Eberhart, Walter Elnig, Butler Elrod, Jacob Epstein, John Evans, Gilbert Fraser (ins.), Joseph Friedman, Orin Gantt, Sam Goncher (tailor), Wm. Greenwood, Edward Gurr, John Hale, Joseph Harralson, Lester Harter, R. Hestley, August Heuer, John Hitchcock,

Endowment and Annuity Payments Increase 136%

\$527,379,917

\$223,092,789



Rufus Hodge, Joseph Howell, Henry Hunt.

Paul Jones, Courtenay Kay, Arthur Keith, Clyde King (executive), Louis Kuntz, Lewis Lazar, Joseph Lazear (ins.), James LeConte, Geo. LeFebvre, Harry Levy, Herbert Lockett, Alexander McPheeters, Samuel Marks, Larkin Martin, Edwin Mashburn, Reuben Oslin, Robert Parker (banker), Emory Pattillo, Homer Powell, Eugene Powers (atty.), Frank Radensleben (atty.), Jones Reagan, Phillip Russ, Mark Rutledge, David Shalloway, Wm. Simpson (pres. lumber co.), Clyde Slaten, Louis Sloan (grocer), Wilbur Smith (publisher), Oscar Taylor, Esker Tidwell, Ezra Tourial (prop. wholesale leather co.), Frank Traber, Joseph Underwood, Ralph Walker, Pauline Wallace, Boyd Walters, George Whipple,

Charles Whitner (ins.), Chas. Williamson, Benjamin Willis, Geo. Willis, Dudley Woodward (jeweler), Samuel Wright, James Yancey.

AUGUSTA—\$1,675,000

Over 67 Ordinary Claims
 Over 230 Industrial Claims—\$49,414
 John Albergotti, Jr., Arthur Beard, Otis Bentley, Dr. Robert Bryson, Thos. Clyde, Howard Coates (atty.), Dr. Marion Compton, Susan DeLoach, Maurice Dyess (owner & mgr. lumber co.), Louis Gardelle, Edward Goode, Wm. Holman, Samuel Johnson, Homer Kimbrell Alfred Morgan, Jr., Myrtis Padgett, Charles Pearl, Joseph Remley, George Traylor (physician), Joshua Traylor, King Yawn, Jr.

COLUMBUS—\$992,000

Over 501 Industrial Claims—\$74,685
 Mildred McCrory, James Mathews, Wm. Mathis, Thacker Mitchell, Orin Robinson, G. Sallas, Nellie Smith, Ruth

Smith, Fred Stocks, Benjamin Townsend, Thos. Wooldridge.

DALTON—\$197,000

Wm. Black, Jr., Elton Bray, Wm. Mann (atty.), John Wink.

DECATUR—\$252,000

Elbert Akin, Van Lanford, Albert Woodruff.

LAGRANGE—\$433,000

Over 227 Industrial Claims—\$29,491
 Walker Dunson (pres. Dunson Mills), Mary Finney, Frederick Rowe, James Whitaker.

MACON—\$1,010,000

Life insurance payments averaged \$73 per family and were 21 percent of annual food sales in the city.

They represent 25 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 23 year period equal the city's annual retail trade volume.

Over 443 Industrial Claims—\$69,075

Frank Baker, Gibson Butler, Claudius Cason, Augustus Clark, Carl Deadwyler, Alonzo Domingos, Howard Dunwoody, McCoy Hussey, Berner Johnson, Wm. Johnson, Axel Jorgensen, Arthur Lee, Howard Leonard, Mable McCrary, David McGuire (ins.), Robert Mabry (dentist), Clarence Rawlins, Edward Sheridan, Gloria Shockley, Charles Smith, Henry Swain, Joshua Tinley, Wm. Turner.

MOULTRIE—\$94,000

John Brown, Dr. Henry Edmondson, Clarence Jones, Ernest Pinson, Oscar Sloan, Carlton Williams.

ROME—\$376,000

Over 351 Industrial Claims—\$52,179

Wiley Copeland, Joe Hayes, Geo. Helton, O. Lee, Jr., Sam Leatherwood, Clark Starr, Geo. Stiles, Ellis Truitt.

SAVANNAH—\$1,840,000

Over 53 Ordinary Claims

Over 340 Industrial Claims—\$75,720
 Albert Birdsey, John Block, Brian Brown, Cynthia Cordes, John Davis, Clinton DeLoach (dentist), John Downs, Ovid Galbreath, Horace Friedman, Robert Grissom, Octavia Harris, Knollis Holmes, Oris Jordan, Charles Monroe, Edgar Oliver (atty.), Mary Parrish, Thos. Pearson, Leonard Rigsby, Geo. Saraf, Joseph Saxon, Joseph Sellers, Charles Tyson, Leon Walrod, Jr., Joseph Weeks, Wm. Weeks, Hudson Wise, Linton Yarbrough.

THOMASVILLE—\$87,000

Henry Arnold, Leroy Edwards, Harvey Yates (ins.).

VALDOSTA—\$178,000

John Copeland, Carl Crosby, Lucius Dean, Hollie Howell, Ben Jenkins (druggist), Raymond Jenkins, James McCrackin (atty.), Maud Ousley, Reginald Stevens, Wiley Stubbs.

WAYCROSS—\$171,000

Bunyan Dickerson, Delia Hamrick, Maggie McCoy, Harry Parker, James Seals.

OTHER GEORGIA TOWNS—\$4,725,000 (Partial List)

●Adairsville: O. Bishop.—Americus: W. Chambliss, C. Davis (dentist), J. Williams, W. Wright.—Arlington: Pear Rice.—Ashburn: Mary Moate, J. Wells.—Auburn: J. Parks.—Avera: Annie Landrum, Lavonia Mathis. ●Bainbridge: I. Kahn, V. Long.—Baldwin: B. Cannon.—

(CONTINUED ON NEXT PAGE)

Father Can Feel Sure Family Will Be Taken Care Of

GEORGIA—My husband carried insurance amounting to \$17,000 at the time of his death, which I received.

He had been in poor health for five years before his death, consequently our doctor bills and other expenses had been very heavy, and we had been able to save very little.

After my husband's death I had to use some of the insurance to recover my house. After the funeral expenses were paid and also the expense of recovering my house I had \$15,000 left. I left \$13,000 with the insurance companies and put \$2,000 in the building and loan association. I am trying to live off the interest, plus the rent of my home; thus leaving the principal for my daughter at my death.

If it had not been for the insurance I would have had to go to work as I have no relatives. I feel that my husband is providing a living for me and taking care of me now, just as he did during his life time. We only have one child and she is taking care of herself.

Insurance is a splendid way for a man to provide for his family after he is gone. He can feel sure they are taken care of if they use what he has laid out for them wisely.—Mrs. A. A. M.

Names in each town are only a partial list of claims paid during 1941.

Georgia—Continued

Baxley: J. Rhodes. Ben Hill: C. Roberts. Bethlehem: E. Hinesley. Blackshear: B. Brantley, E. Dixon. Blakely: J. Butler (postmaster), T. McDowell. Blue Ridge: O. Ferguson, W. Poe. Blythe: A. Clark. Boston: Nannie Wolcott. Bowdon: F. Alexander. Bremen: R. Baxter. Brookhaven: H. Mann. Buchanan: E. Edwards (att.). Buena Vista: H. Collins, J. Lowe. Bullards: S. Stringfield.

●Caldwell: Dona Smith. Cairo: M. McManus, W. Wight (druggist). Calhoun: R. Denny. Camilla: T. Brooks, J. Davis, L. Weiner, M. Wilson. Camp Stewart: B. Cooper. Carrollton: W. Stevens. Cartersville: J. Griffin. Chickamauga: Victoria Fleitz, Sarah Hames, J. Kilgore. Clarksville: S. Arrendale. Cobb: W. Hill. Coleman: J. Fellows. College Park: O. Chesnutt, Jemmie Paulin, R. Thomas, F. Webb, Sr. Colquitt: T. Moore. Columbia: T. Woodbridge. Conyers: W. Richardson, A. Whitaker. Cordelle: R. Pilcher, Etta Webb, L. Woodward. Cornelia: M. Crow. Cumming: Dr. J. Otwell. Cuthbert: J. Harrell, H. Nixon.

●Dacula: J. Wilson. Damascus: R. Hightower, B. Phillips. Danburg: D. Standard. Dawson: Opal Nathan, G. Sessions. Demorest: C. Church. De Sota: B. Bothwell. Dexter: W. English. Donaldsonville: R. Williams. C. Lester (ins.). Douglas: A. Harris, Mayme Kent. Dublin: Mollie Hadden, E. Orr. Eastman: Esther Hicks, C. Methvin (editor & publisher). East Point: C. Ivey. Edison: J. Cowart, W. Godwin, W. Gray. Elko: J. Davis. Ellaville: J. Smith, J. Stevens. Ellerslie: C. McFarlan. Evans: W. Allen. Fairburn: P. Kiser. Fitzgerald: Rachel Dorminy, B. Richards. Flintstone: A. Yates (pres. Yates Bleachery Co.). Folkston: O. Wilson. Fort Benning: D. Hayes, J. Smith, F. Stocks. Fort Valley: C. Anderson.

●Gainesville: W. Veazey. Over 4 Industrial Claims—\$1,562. Greenville: A. Wheelus. Griffin: Over 57 Industrial Claims—\$17,202. Grovetown: J. Banks. Hapeville: J. Baker, W. Conline, H. Knighton, J. Montgomery. Harlem: C. Moore. Hartwell: W. Byrum, T. White. Hepzibah: B. Green. Hiltonia: A. Dickey. Hiram: W. Brooks. Hoboken: W. Moore. Hogansville: S. Cristol, R. Smith. Homer: J. Wood. Jackson: C. Carter, S. Kinard (ins.), M. Richardson. Kingsland: Ella Carleton. Lafayette: Dr. J. Shields. Lincolnton: P. Sale, D. Tankersley. Lithia Springs: J. Henslee. Lithonia: M. Adams, C. McDonald. Locust Grove: C. Lynch. Loganville: P. Hyatt. Louisville: J. Gunter, T. Rhodes. Lovett: R. Bray. Lyons: Dr. J. Hall, G. Langford (att.), C. Rogers (att.).

●McDonough: T. Bunn. McRae: J. Everett, O. McRae. Manassas: D. Lynn. Marietta: E. Hammond, C. Head. Marion: M. Swanson. Melges: R. Hancock. Metter: Ruth Parrish. Milledgeville: M. Bell (banker), J. Martin, W. Martin. Monroe: M. Mendel. Mobley, Jr.: Montezuma: H. Hamlin. Morven: E. Edmondson, Eunice Kendrick. Mt. Berry: Verna McAllister. Murrayville: C. Strong. Newnan: Dr. T. Bailey. Newton: A. Durham. Nicholls: C. Griswold, Dr. W. Hall. Norman Park: W. Chapman. Oakfield: W. Bartlett. Ocilla: W. Sims. Oglethorpe: Louise Nelson. Omaha: G. Perkins. Pelham: Dr. J. Clements. C. Wilder. Perry: Dr. H. Evans. Pinehurst: Belzora Harris. Plains: W. Dean. Pooler: S. Rider. Powder Springs: T. Lindley (engr.).

●Quitman: J. McGoogan. Rabun Gap: W. Grist. Reidsville: J. Kelley (att.). Rennerton: R. McLeod. Ringgold: C. Byrd. Riverdale: G. Mayo, W. Wesley. Roberta: J. Andrews, Jr. J. Respass. Rockmart: W. Garner. Rossville: R. Shaver. Rutledge: W. Ivey. Sandersville: Margaret Lindsay, D. Stone, T. Summerlin, Jr. Senola: J. Williamson. Sharpsburg: C. Haines. Shellman: J. Martin. Smyrna: Dr. T. Talley, Sr. Stapleton: A. Jordan. Stockbridge: J. Paris, Jr. Stone Mountain: S. Nuckolls (realtor). Over 70 Industrial Claims—\$11,412. Summerville: Algia Morgan, G. Rutherford, J. Sewell. Swainsboro: Mattie Smith, S. Williams. Sylvester: T. Young.

●Tallapoosa: Mabel Hildebrand. Tarrytown: W. Moxley, Jr. Thomaston: M. Adams, J. Barfield. Thomson: D.

Pope. Tifton: E. Thornhill, J. Williams. Toombsboro: Martha Cason. Trion: J. Alexander. Union Point: H. Alexander. Vidalia: J. Ragan. Vienna: F. Bonner, R. Newby, Dollie Rouse. Wadley: G. Fulghum. Washington: W. Hopkins, W. Jackson. Waverly Hall: B. Miller. West Point: W. Bonnell. White: G. Gramling. White Plains: A. Jernigan. Winder: W. Horton, E. Jackson. Wrightsville: Pearla McDuffie.

FLORIDA

Total Payments \$28,700,000
Rank in Payments 23rd
Rank in Population 27th
Payments Per Capita \$15.12
Ratio to National Per Capita Insurance Payment704
One of Oldest Companies Domiciled in State: Peninsular Life of Jacksonville.

Ordinary life insurance in force \$767,801,000 on 334,408 policies or \$405 per capita. Average size of policy in force



\$2,296, average new policy sold in 1941 \$2,305; volume sold \$95,889,000.

The \$28,700,000 in life insurance money paid to Floridians in 1941 exceeded the \$22,800,198 in W. P. A. payments to the state for the fiscal year, was many times the \$605,713 in P. W. A. grants, over eight times the federal agricultural adjustment program payments of \$3,483,413 and over six times the \$4,589,055 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were eighty percent of the \$35,058,143 in income and excess profits taxes collected in Florida and were one-fifth the \$136,387,000 cash income from farm products.

(For towns with fewer claims see end of list)

CLEARWATER—\$137,000

Ellie Henry, Alfred Poe, Harold Simester, David Wolfe.

DAYTONA BEACH—\$385,000

Over 19 Industrial Claims—\$3,660
Harold Doolittle, Jr., George Mobley, Forest Polatty.

FORT LAUDERDALE—\$515,000

Norma Boggio, Ervin Cahow (building supt.), Ira Fitch, Gerbert Hammond (mgr. contracting co.), Edmund Hart, Edward Kain.

FORT MYERS—\$191,000

Mayme Briggs, Edward Shular, Joseph Sullivan.

FORT PIERCE—\$180,000

Maurice Goldsmith, John Sullivan (merchant), Tom Watkins.

GAINESVILLE—\$179,000

Over 109 Industrial Claims—\$16,213
Harry Bishop, Jr., Geo. Coghill, Jr., August Geuder, Bryant Hiers, Elisha Humphrey, Alyston McKenstry, Plowden Wilson.

JACKSONVILLE—\$6,115,000

Life insurance payments averaged \$189 per family and were 46 percent of annual food sales in the city.

They represent 92 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 12 year period equal the city's annual retail trade volume.

Over 112 Ordinary Claims

Over 589 Industrial Claims—\$106,824

Thomas Adams, Thomas Arden, Robert Arnold, Wm. Barton, Jr., Robert Benner (mgr.), Joseph Bradford, James Britton, Jr., Thaddeus Buckner (exec. Coca Cola Co.), Earl Cain, Henry Campbell, Harry Carter, Frances Cobb, Robert Coffey, Robert Coppedge, Lucius Daugherty, Ulysses Durham, Clement Eunice, John Faust, Jeremiah Foley (pres. Brooks-Scanlon Co.), Annie Hendrix, Robert Johnson, June Linder, Charles McComsey, Maurice Martin, Welch Means, Allen Moody, Elizabeth Morse, Paul Nathan, Samuel Palmer, Merritt Partridge, Wm. Reed, Franklin Reep, Clement Rinehart (att.), Wm. Robinson, Wesley Rouse, Jessie Rumley, James Savitz, Rutledge Smith, Israel Spector, Samuel Tompkins, Chauncey Vanderslice, Oliver Vordermark (secy. Masonic Lodge), Wm. Wallace, Sam Whitfield, Claudius Wiggins, Cliff Wilson.

LAKELAND—\$294,000

Over 169 Industrial Claims—\$31,207

Henry Brewster, Ira Harrell, Wm. Keith, Clifford Owens, Ellis Patterson, Eva Smalles, Charles Stephens.

LAKE WORTH—\$64,000

Samuel Burgoner, Charles Fortinberry, Nevin Switzer.

MIAMI—\$4,246,000

Life insurance payments averaged \$65 per family and were 30 percent of annual food sales in the city.

They represent 140 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 24 year period equal the city's annual retail trade volume.

Over 111 Ordinary Claims

Over 300 Industrial Claims—\$62,546

Lucile Ackerman, Clare Berry, Wm. Breiner, Charles Carr, Kingsley Carter,

Widow Gets Monthly Income of \$124 for 222 Months

While pitching hay on his farm, policyholder was struck by a rattlesnake and died three hours later. Fortunately for his wife and four young children, he had secured, a year and a half prior to his death, a \$10,000 family income policy, with double indemnity.

The company is now paying the young widow a guaranteed monthly income of \$124.40 and will continue to do so for 222 months while the children are being educated and need their mother's care. To these payments are added excess interest earnings, not guaranteed. In 1951 the beneficiary will be paid \$19,917.49 which is the original policy plus the double indemnity benefit less a small loan made to the insured at a time of need. With this, the widow can purchase an annuity, giving her a life income of over \$120 a month. Or she may use a part of the principal in giving her children a start in the world.

Monthly income, 222 months,

guaranteed \$27,616.80

To be paid beneficiary in 1951.. 19,917.49

Total guaranteed \$47,534.29

Paid by Insured..... 737.90

Gain (excluding dividend payments)

.....\$46,796.39

Wm. Cassels, Daniel Charles, DeForest Christiance, J. Clark, Evelyn Cornick, Hartmann Fischer, Robert Freeman, Charles Giles, Wm. Haggard, Otis Harbrick, Wm. Hartman, Geo. Holcomb, Lawrence Hood (supt. gas. co.), Louise Horine, Solomon Khoury, Elbert McGraw, Catherine Marley, George Morris, Arthur O'Leary, Arthur Owen, W. Prinn (sales exec.), Dorothy Saunders, E. Stapp (att.), Wade Street, Herbert Teale, Zebulon Thagard, James Thompson, Beda Tornwell, Oliver Withers.

MIAMI BEACH—\$2,915,000

Samuel Bowman, Jr., Frances Covington, Littman Elbaum, Henry Liebig, Morris Orzech, Max Rosen, Jacob Shapiro.

(CONTINUED ON NEXT PAGE)

PENINSULAR

LIFE INSURANCE

COMPANY

LAURENCE F. LEE

PRESIDENT

HOME OFFICE

JACKSONVILLE, FLORIDA

Writing All Plans

ORDINARY

INDUSTRIAL

Adventure in Security

The large amounts paid out every year are expressed in billions of dollars and impressive as the figures may be, they are but the numerical measure of the benefits of life insurance. There are other and more cogent benefits included in these large sums of money.

The payment of every claim, whether it be by reason of death, endowment or annuity, is the transformation of dollars into SECURITY. There is no exact method of measuring this benefit but it is something for which everyone is striving, freedom from fear and uncertainty through financial independence; it must, therefore, be desirable.

Life insurance is the one institution which makes this not only possible but makes it certain.

Names in each town are only a partial list of claims paid during 1941.

Florida—Continued

OCALA—\$83,000

Roger Cole, James Mudie, Maggie Peebles, Wm. Wood.

ORLANDO—\$490,000

Over 261 Industrial Claims—\$50,967

Mark Block (theatre owner), George Daniell, John Hall, Arthur Kinney, Talmage Mattox, Louis North, Wm. Oliver, Robert Orcutt, Myron Pierson, Matt Robinson, Carolyn Stryker, John Teal, Ethel Thompson, Francesco Turrissi, Jerome Vorus, Wm. Wheelers.

PENSACOLA—\$737,000

Over 307 Industrial Claims—\$59,676

John Burnett, Robert Caldwell (realtor), Harvey Campbell, Anna Gittinger, Charles Herbert, Claude Hilliard, Walter Hodges, Lilla Hockett, Samuel Pasco (atty.), Warren Phillips, Marion Quina, Jr., Albert Reinschmidt, Wm. Roy, Amos Runyan, Thos. Sinnott, Lottie Thrower, John Tribble, Bruno Wehner.

ST. PETERSBURG—\$97,000

James Barnard, Earle Beggs, Charles Brown, Wm. Brown, Elmer Dexter (merchant), Patrick Dooley, Sr., Henry Dupont, Ramon Lozon, Beatrice McIntosh, Peter McKinnon, Frederick Mears, Frank Morrison, James Paul, John Powers, Joseph Renner, John Rodgers, Luke Schmidt (exec. Coca Cola Works), Jesse Strickland (physician), Louis Waybright, James Willford.

SARASOTA—\$298,000

Robert Barringer, Joseph Cormier, Margaret Hereford, Charles Ingersoll, Louis Kahlenberg, Allen Rice, Nathan Robertson (atty.).

TALLAHASSEE—\$314,000

Over 303 Industrial Claims—\$45,463

Sallie Ashmore, Arthur Brown, Thos. Buckner, Edwin Dew, Paul Hodges, Dr. John Johnston, Dr. F. Moor, Wm. Murrow, John Patterson (atty.).

TAMPA—\$2,766,000

Life insurance payments averaged \$83 per family and were 40 percent of annual food sales in the city.

They represent 32 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 16½ year period equal the city's annual retail trade volume and over a 5 year period equal the total savings bank deposits in the city.

Over 455 Industrial Claims—\$84,082

George Bird, Joseph Bradley, James Brooks, Margaret Byrd, Wm. Carter, John Chesser, James Cuneo, Fred Duffy, Victor Ehrlicher, Dr. Shuler Etheredge, Olfim Falk, Oliver Farmer, Jr., Nicholas Geraci, Dwight Grant, George Gray, Edward Gregory, John Hannah, Walter Henderson, Royal Huntley, George Israel (sales mgr. Pepsi-Cola Co.), Sol Jacobs (ins.), Thos. Kilgore, Burton Lipshetz, Thompson Lykes (exec.), Charles Marney, Walter Metcalf, Dr. Lucian Mitchell, John Oneal, Willie Overstreet, Laura Padgett, Wm. Pride (cigar mfr.), Raymond Rowden, Mary Sheskey, Calvin Singletary, Elbert Stalcup, Joseph Verdyck, John Walston, John White, George Young.

WEST PALM BEACH—\$344,000

Over 169 Industrial Claims—\$46,030

Violet Alexander, James Asher, Pearl Bloom, Adolph Eickelberg, Charles Figner, Gus Lott, Wendell Miller (merchant), Rev. Wm. Minges, Nellie Mowatt.

OTHER FLORIDA TOWNS—\$2,810,000

(Partial List)

Albany: Over 23 Industrial Claims—\$7,275.—APALACHICOLA: J. Anthony, W. Henderson, Cora Russell.—Auburndale: L. Kirkland (citrus owner).—Bartow: E. Brooks, L. Hewing.—Blountstown: T. Clanton.—Bluff Springs: G. Stanton.—Boynton: R. Ballerstein.—Bradenton: Abba Hanlon, R. Johnson, Ella Jones, H. Schlink.—Brandon: B. Klebe.—Brooksville: R. Stafford.—Charlotte Harbor: O. Larrison.—Chattahoochee: B. Eubanks, T. Jones, M. Macon.—Chosen: J. Baker.—Citrus: D. Middleton, T. Shands.—Clermont: G. Westbroton (atty.).—Cocoa: A. Buck, H. Glin-gras, Jr.—Collier City: Addie Taylor.—Coral Gables: C. Francis, W. Rhett.—Cot-tondale: C. Fellows (ins.).

Dade City: G. Fountain.—Day-tona: Over 91 Industrial Claims—\$16,287.—De Funiak Springs: G. Campbell (v. p. First Natl. Bank), F. Stallworth.—Delray Beach: C. Cook (architect).—Dunedin: A. Hollingshead, J. Phelan, F. Snyder.—Eau Gallie: C. Woodruff, Dr. M. Hannum.—Floral City: O. Roux.—Foley: J. Foley (pres. Brooks-Scanlon Co.).—H. Hitchcock.—Fort White: Wm. Ellis.—Gibsonton: W. Gordon.—Graceville: W. McCreary, O. Terry.—Hastings: J. Beck.—Hollywood: A. Gray (judge), G. Higgins, W. Robert-son.—Hoseland: J. Touchstone.—Inverness: E. Graham, Sarah Moore.—Kendall: W. Swain.—Key West: C. Cox, Louisa Lee, C. Symonette.—Over 58 Industrial Claims—\$6,059.—Kissimmee: Jennie Hutton, G. Persons, E. Wilson.—La Belle: J. Christie, Emma Weekley.—Lake Butler: Dr. G. King.—Lake Wales: G. Benninger, R. Edwards, O. Elder, L. Griner, T. Petersen, I. Price.—Laurel: S. McKeithen.—Largo: C. Jenkins.—Lee: A. Stroud.—Limestone: A. Gore.—Live Oak: J. Russing, Dr. J. West, W. Woods.

Mac Dill Field: J. Garski.—Madison: W. Coggin, G. Marages, C. Morrow, C. Ragans.—Malone: W. Beall (banker).—Marianna: R. Adams, Dr. N. Baltzell, C. Finlayson, J. Ruth, G. Stone, J. Streetman, W. Watford (sheriff).—Mel-

PAYMENTS IN EAST SOUTH CENTRAL STATES IN 1941

Life Insurance	\$107,900,000
W. P. A. Payments	\$86,168,514
Income and Excess Profits Taxes	\$68,666,500
Farm Products Cash Income	\$737,160,000
Federal Agricultural Adjustment Payments	\$79,870,739
Interest, Dividends, Rents and Royalties	\$294,000,000
P. W. A. grants	\$6,135,748
Ordinary insurance in force	\$2,985,881,000
Number of policies	1,398,107
Per capita in force	\$277
Average policy in force	\$2,135
Average new policy sold in 1941	\$2,121, volume sold \$296,981,000
Payments under Social security act (fiscal year 1941)	\$15,695,448
Population	10,778,225

bourne: J. Harper.—Merritt: W. Gast.—Milton: H. Daughette.—Newport Richey: P. Null.—New Smyrna Beach: F. Bristley, Z. Mathis.—Okeechobee: L. Maulerson.—Orange Height: C. Potter.—Orange Park: V. Nelson.—Pahokee: A. Hansen, G. Vann, L. Wright (druggist).—Palmetto: C. Council, J. Searcy.—Panama City: C. Hartford, G. Hodge, Annie Martin, Liddie Maynor.—Pass-a-Grill: Rev. I. Thompson.—Perry: P. Bird, R. Porter, Jr., J. Rowell, W. Whiddon.—Pinellas Park: M. Roberts.—Pine Mount: J. Johnson.—Plant City: W. Brown, C. Duyck, A. Schneider (citrus grower), W. Tisdale.—Pompano: Lillian Saxon.—Princeton: C. Behrens.

Quincy: E. Embry, J. Kelley, C. Peacock, J. Williams.—Reddick: W. Tomlinson.—St. Andrews: B. Fuller.—Sanford: Dr. Arthur Knox, J. Ray, Margaret Stein.—Sebring: W. Walker.—Seffner: J. Pruett, A. Wilson.—Slater: J. Donalson, W. Dowling.—South Jacksonville: W. Blake, Julia Vanderslice.—Starke: T. McCord.—Stewart: Ola Lewis.—Tarpon Springs: F. Sage, W. Wroten.—Tavares: H. Duncan (atty.).—Warrington: Pearl Stansbury.—Wauchula: F. Hough, H. Stansfield.—Wewahatchka: R. Britt, J. Parish.—Wildwood: P. Young.—Williston: C. Hatch, Anna King, L. Smith.—Winter Haven: C. May, C. Smith.—Winter Park: Dr. C. Coffin, A. Harris.

KENTUCKY

Total Payments	\$35,000,000
Rank in Payments	17th
Rank in Population	16th
Payments Per Capita	\$12.29
Ratio to National Per Capita	
Insurance Payment	.572

Ordinary life insurance in force \$905,909,000 on 453,635 policies or \$318 per capita. Average size of policy in force \$1,997, average new policy sold in 1941 \$1,914; volume sold \$83,907,000.

The \$35,000,000 in life insurance money paid to Kentuckians in 1941, exceeded the \$22,968,461 in W. P. A. payments in the state during the fiscal year, was many times the \$1,169,142 in P. W. A. grants, nearly three times the federal agricultural adjustment program payments of \$12,937,845 and eight times the \$4,437,253 federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments exceeded the \$22,816,331 in income and excess profits taxes collected in Kentucky. (For towns with fewer claims see end of list)

ASHLAND—\$716,000

Edra Allen, George Barney, Herbert Beatty, Stirl Harper, Lorraine Harr, Flen Keller, Jay Moore, Gaylord Salyer, Frank Shonts, James Welch, Benjamin Williamson (executive).

BOWLING GREEN—\$266,000

Over 13 Industrial Claims—\$18,227
Phillip Burch, Frank Elson, Avery Ford, Evelyn Gillespie, Dr. Charles Francis, Elizabeth Potter, Edward Small-house, John Woods.

COVINGTON—\$1,328,000

Over 532 Industrial Claims—\$95,961
Harry Averdick, Frank Berning,

John Blakley, Charles Bruck, Jr., Lawrence Burdick, Alexander Burk, Robert Courtney, Robert DeJarnette, Daniel Demerle, Natalie Dohrmann, Wm. Dougherty, Wm. Dress, Benjamin Dudgeon, Otto Fight, Anna Heringer, Chas. Johnson, Katherine Jones, Stanley Kelleher, Loretta Kessler, Edward Kippenbrock, Fred Kluemper, Frank Knust, Henry Koenig, Raymond Lang, Milton Marx, George Nie, Michael O'Brien, Theodore Pattison, Henry Pell, Joseph Prante, Benjamin Rice, Joseph Rice, Frank Schrech, Wm. Schwartz, Wm. Sims, Wm. Tarvin, Chas. Todtenbier, Clyde Tonkin, Frederick Wachs, Bernard Wehnberg.

FORT THOMAS—\$119,000

Harry Eissner, Tobias Schock, Edward Stemler.

FRANKFORT—\$240,000

Josephine Crittenden, Charles Hobson (atty.), Bernard Routt.

HENDERSON—\$110,000

Alford Ashby, Eva Lockett, Livingston McCartney, Buckner Morris, Minnie Stone.

HOPKINSVILLE—\$241,000

Over 245 Industrial Claims—\$31,076
Anderson Boggett, Russell Boyd, Alfred Eckles, Ena Franklin, Edgar Radford, Mills Tandy.

LEXINGTON—\$1,310,000

Over 61 Ordinary Claims
Over 340 Industrial Claims—\$42,823
Eula Berry, James Bowles, Roy Forman, Geo. Graves, Ann Haydon, Robert Johnston, Mark Kane, Paul Ketron, Jasper King, Chester Lewis (editor), Mary Moynahan, Harry Minter, Jane Parris, Harry Prather, Richard Riggs, Robert Rounsavall, Benjamin Scroggins, Mary Sharkey, Edward Simcox, James Sullivan, Raymond Traylor, David Walker (contractor), George Young.

LOUISVILLE—\$9,215,000

Life insurance payments averaged \$115 per family and were 38 percent of annual food sales in the city.

They represent 30 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 14 year period equal the city's annual retail trade volume.

Over 277 Ordinary Claims
Over 1,489 Industrial Claims—\$271,367

UNITED STATES SENATE
Conference of the Majority

I have always been an advocate of insurance, not only as a protection but as an investment. I have never been able to afford as much insurance as I should like to carry or as I need to carry, and when you consider the great benefits conferred upon the insured person during his own life and the security it affords to his dependents after his death, there is no argument that can be successfully used against the policy involved in such insurance.

I congratulate the institution of life insurance for the success it has had in the past and I predict for it even greater success in the future.

Alben W. Barkley

ALBEN W. BARKLEY
Kentucky

Names in each town are only a partial list of claims paid during 1941.

CLAIMS BY AMOUNTS:

1—\$100,000 or over
5—50,000 to \$100,000
10—25,000 to 50,000
19—10,000 to 25,000
32—5,000 to 10,000
45—3,000 to 5,000
51—2,000; 114—\$1,000

Ely Abrams (retired), Christian Al-lard, John Anderson (dentist), Samuel Bernzweig (tailor), John Blau, G. Boehl, Thos. Bollinger (chemist), Wm. Bocher, Mary Braun, Henry Brenckmann, Edward Brenner, Wm. Brocar, James Broughton, Wm. Brown, David Brown, Joseph Buffehr, James Burke, Wm. Carnahan, Arthur Carpenter, Henry Caskey, Wm. Christopher, Clyde Clark, Bridget Connaughton, Bernard Cuniffe, Joseph Dale (enr.), Samuel Daniel, Charles Davidson, Michael Delaney, Krikor Devejian, Peter Diebold, John Donovan (restaurateur), Chas. Ewing (pres. Oscar Ewing & Sons, Inc.), Emil Faller, Joseph Fehr, Chas. Finegan, Alvin Fleischaker, Tony Fontana, Dr. Louis Frank, Paul Franks, Frederick Fust.

James Garrity, Wm. Gates, Wm. Giesecke, James Glone, Raymond Gonzales, Thos. Gorman, Frank Greene, Bernard Grimm, Howard Griswold (pres. J. P. Morton & Co.), V. Harned, Ishman Harrington (dentist), Chas. Henry, Cecil Higdon, James Higgins, George Huber, Michael Hubrich, Alvis Hempfling, Robert Jeffries, Mary Johnston, Willis Johnston, John Keely, Paul Keith, Edward Kraus, Wm. Krieger (atty.), Fred Lawrence, Margery Lee, Joseph Lewis, Burnett Liv-ers, Frank McEwan, Samuel McKnight, Jamieson McPherson (banker), Benjamin Martin, Wm. Marwe, Mildred Miles, Joseph Miller, Louis Morgan, Rudolph Mueller, Patrick O'Hearn, J. Ottman, Richard Panhorst, James Phythian, Edgar Polley, Chester Pontrick, Emile Pragoff (ins.), Robert Pyle.

George Reitz, Harry Rea, Clarence Schmidt, Herman Sensbach, Phil Shaw (broker), Wm. Shumate, Leonard Sink, Frank Sloane, Bertha Snyder, John Stultz, Clyde Swearingen, Robert Thomas, Wm. Thornberry, James Tomlinson, Ottis Vaughn, Thad Voils, Gladys Walsten-holme, Wm. Webber, Carl Wellendorf, Harry White, Theodore Wigginton, James Williams, Howard Withers, Dr. Claude Wolfe, Edward Yochim, Carl Zehnder.

MAYFIELD—\$128,000

Donald Cope, Vernon Edwards, Benjamin Jarrett.

MAYSVILLE—\$192,000

Over 93 Industrial Claims—\$14,995

Roy Bolat, Robert Kimbrough, Ella Pollitt, Rev. Edward Rohrer.

MIDDLESBORO—\$297,000

Thornwell Anderson (atty. & bank-er), Joseph Bosworth (retired atty.), Ward Brannon, Sr., John Brosheer, Mattie Eckrosh, Edward Scheafer.

NEWPORT—\$356,000

H. Baker, Romeo Bennett, Thos. Hughes, Clyde St. John, Geo. Kruse, John Meyer, Elias Riggs, Thos. Wallingford.

OWENSBORO—\$369,000

Wm. Dannon (oil operator), John Field (ins.), Roy Greer, Frank Hayden, James Hill, John Payne, Wm. Reed, Joseph Winter (druggist).

PADUCAH—\$480,000

Over 294 Industrial Claims—\$40,451
Chas. Acker, Frederick Acker (post-master), Joe Acree, Rev. Lester Anderson, Roy Burkhardt, Lucian DuPerrieu, James Elder, Herbert Ladd, John Lockwood (contractor), Wesley Pattison, Forney Payne, Benjamin Thacker, Luther Thompson, Chas. Whalen.

RICHMOND—\$83,000

Robert Asher, John Jones, Arbor Tipton, Chas. Woolums.

OTHER KENTUCKY TOWNS—\$6,250,000

(Partial list)

Adairville: Dr. W. Gossett.—An-chorage: H. Boden.—Augusta: T. Milner,

(CONTINUED ON NEXT PAGE)

Kentucky—Continued

C. Robertson.—●Barbourville: H. Bassett, G. Manning (atty.).—Bardonia: S. Kenney.—Beattyville: L. Smith.—Bellevue: E. Fisher, Rose Kaeser, C. Keeler, J. Moran, G. Schuessler, Sr.—Berea: Dr. C. Marcum.—Berry: C. Courtney.—Bloomfield: F. Porter.—Bondville: R. Gregory.—Brandenburg: G. Richardson.—Buckhorn: A. York.—Buechel: C. Busath.—Burkesville: S. Pace, D. Reid.—Burnside: R. Lewis, Mrs. R. Wilkinson.—●Cadiz: J. White.—Campbellsburg: B. Bennett, Emma Ellis, W. Hoskins, G. Trotter.—Carrollton: W. Boulton, J. Dow.—Carrsville: F. Kemper.—Cattlettsburg: G. Blankenship, W. Flannery (atty.).—Central City: E. Mason, H. O'Neill.—Chattanooga: F. Loeffler.—Clarkson: T. Terry (pres. Bank of Clarkson).—Clay: W. Blackwell (druggist).—Cynthiana: D. Coffey, W. Nichols, J. Payne.—●Danville: H. Magill, O. Miller, R. Terrell, B. Veatch.—Dayton: Evelyn Harpman.—Dixon: R. Jackson, Florence Langston.—Dry Ridge: D. Conyers, G. Mullins, Gladys Noel.—Dycusburg: C. Thompson.—●Edmonton: C. Bell.—Elizabethtown: J. Burns.—Erlanger: R. Kinman, C. Kuhlman.—●Flemingsburg: J. Smith.—Florence: Emma Rouse.—Fort Knox: E. Hansel, L. Lewis, C. McClellan, J. Todd, C. Wozniak, Mary Zimmerman.—Fort Mitchell: J. Rice.—●Fulton: M. Norman, Q. Robertson, E. Roddie, Jr.—Georgetown: Lizzie Anderson, L. Bradley, O. Heberling, J. Montgomery, G. Stockell.—Glasgow: E. Davis, J. Harlin (ins.).—Glendale: J. Jenkins.—Goody: E. Hensley.—Greeneup: Nellie Zachem.—Greenville: T. Sumner.—Guthrie: J. Brown.—●Hanson: J. Sizemore.—Harlan: Nannie Brock, H. Butler, S. Ingram, J. Stokes, Jr.—Harrodsburg: T. Lively, C. Robinson, C. Spilman, T. Wilkerson.—Hartford: L. Smith.—Hickman: H. Amberg, Mary Barber, Ellen Barnett, J. Benson.—Hindman: R. Amburgey (bank pres.).—Hodgenville: W. Thomas.—Hyden: J. Elam, H. Hensley.—●Inez: J. DeLong.—Irvine: F. Brown, J. White.—●Junction City: Mary Campbell.—●Kodak: W. Combs.—Kyrock: Dr. J. Carmichael.—●La Grange: T. Ennis, W. Mahoney.—Lancaster: Dr. Elmer Hendren, G. Robinson.—Lanonia: F. Bellerson.—Lawrenceburg: N. Hanks.—Lebanon: H. Dahringer.—Lewisburg: W. Phillips.—Louisia: G. Cheek.—Ludlow: A. Gimmelsen, A. Grubbs, Sr., C. Herbstreit, S. Plunkett.—●Madisonville: E. Hardin, H. Larkin, Jr.—Manchester: C. Roberts, E. Sparks, G. Newhall.—Melvin: J. Hatfield.—Milton: H. Raker, V. Spencer.—Morehead: R. Clay (atty.), D. Epperhart.—Morganfield: G. Rowley, J. Waller (banker).—Murray: E. Boggess, Dr. W. Mason, R. Whitnah.—●New Castle: L. Hamilton (dentist).—Nicholasville: W. Cobb, Sr., R. Duncan, S. Muir, W. Smith (retired banker).—●Olive Hill: Clara Sagraves.—Owensville: W. Mason, J. Ship.—●Paintsville: S. Estill.—●Paintsville: Mary Minix, J. Robinson, J. Williams.—Paris: F. Ardery, J. Buckner, W. Shaw.—Pikeville: Dr. R. Johnson, J. Thornbury.—Pineville: J. Smith.—Prestonburg: G. Hall, B. Johnson, J. Porter.—Princeton: G. French.—Providence: J. Dillbeck, C. Hunter, E. Hyde, L. Townsend.—●Sacramento: B. Whitmer.—Samuels: J. Mattingly.—Sanders: W. Wright.—Seebree: Nola Brooks, J. Walker.—Shelbyville: J. Glascock, E. McWilliams, G. Willis, Jr.—Shively: G. Bibelhauser, R. Wirsing.—Somerset: L. Lowenthal, B. Smith, Jr.—Sonora: G. Boyd.—South Fort Mitchell: E. Becker.—Stamping Ground: Manda Humphrey, Nannie Stockell.—Stanford: J. Beagley.—Sulphur: J. Coleman.—●Tompkinsville: J. Emmert.—●Valley Station: Katie Kuchenbrod, E. Mahoney.—Vanceburg: R. Harrison.—Vine Grove: W. Garrison, W. Hargan, W. Stith.—●Wakefield: R. Yates.—Webbville: M. Sparks.—West Liberty: W. Manker.—West Point: W. Ballinger (banker), E. Foreman.—Wheelright: J. McIlvoy, Jr.—Williamsburg: J. Mahan, E. Moss.—Williamstown: R. Webb (atty.).—Willisburg: Edna Begley, E. Keeling.—Winchester: C. Forkner, E. Little.

TENNESSEE

Total Payments \$34,500,000
Rank in Payments 18th
Rank in Population 15th
Payments Per Capita \$11.82
Ratio to National Per Capita Insurance Payment551

Ordinary life insurance in force \$965,711,000 on 430,929 policies or \$331 per capita. Average size of policy in force \$2,241, average new policy sold in 1941 \$2,245; volume sold \$101,892,000.

The \$34,500,000 in life insurance money paid to the residents of Tennessee in 1941 exceeded the \$20,284,385 in W. P. A. payments in the state for the fiscal year, was thirty-three times the \$1,069,490 in P. W. A. grants, more than double the federal agricultural adjustment program payments of \$14,901,753 and six times the

\$5,718,913 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were more than the \$25,739,845 in income and excess profits taxes collected in Tennessee and were over one-sixth the \$190,979,000 cash income from farm products.

(For towns with fewer claims see end of list)

CHATTANOOGA—\$3,010,000

Life insurance payments averaged \$103 per family and were 27 percent of annual food sales in the city.

Over an 18½ year period they equal the city's annual retail trade volume.

Over 122 Ordinary Claims

Over 548 Industrial Claims—\$86,178

Wm. Allan (ins.), Roger Barnes, Joseph Berghimer, Bennie Burgess, James Bowser, Claude Byles, Walter Cline, Oliver Cope, Eleanor Craigmiles, Dora Davenport, John Dorn, Wm. Dunagan, Dr. F. Easley, Dr. H. Fletcher, Julia Foster, Genry Garant, Frances Garner, Wm. Harrison, Sidney Hogan, Wm. Hudson, Albert Johnson, Edward Kelley, Ernest Killough, Robert Knight, John Lankford, Nellora Lockwood, Wm. McGaughy (atty.), Don Peglar, James Roberts, Thos. Scott, Thos. Sims, Emory Smith, Howard Sowle, Herman Steiner, Samuel Strauss, James Thornton, Margaret Turley, Eston Welch, Samuel Winton, Arthur Yates.

CLARKSVILLE—\$255,000

Over 21 Industrial Claims—\$3,455

Joseph Boillin, Sr., George Conroy (exec.), Horace Ritter, Jr.

CLEVELAND—\$210,000

Wm. Hinds, Wm. Lang, Wm. Moore (mfr.), Oliver Norris, Rice Roy, James Rymer, Ben Webb.

COLUMBIA—\$260,000

Over 230 Industrial Claims—\$34,085

David Coggin, Walter Hester, Andrew Hamaker, Wm. Ingram, Frank Lander, Jr., Hampton Peritt, Lloyd Prince, Rachel Roby, Carl Reeves (druggist), Edward Riddle, Mark Sharp, Joseph Terrell, Wm. Woods, Walter Young.

COVINGTON—\$66,000

Eugene Pace, James Garner (ins.), Mittle Kinney, Charles McClelland (atty.), Chas. Simonton.

DYERSBURG—\$180,000

Lorenzo Conti, Robert Daniel, Edward Davis, John Greer (atty.), Bulah Osterholt, John Parker (banker), A. Watson.

FRANKLIN—\$105,000

Truman Alexander, Dr. K. Howlett, Gordon McDaniel, Eliza Morgan, Elijah Smithson.

HUMBOLDT—\$80,000

Noah Fewell, Annie Hicks, James Lock, John Warmath.

JACKSON—\$735,000

Over 267 Industrial Claims—\$34,854

James Black, Edward Casey, Jr., Joseph Clemmons, Paul Harlan, Annie Lovelace, James McHughes, Julius Marlow, Jessie Midyett, John Murphy, Needham Pearson, Maggie Peters, Thos. Pritchett, Violet Stovall, Wm. Taylor, Fayette Williams, Sr. (dentist), Atlas Young.

JOHNSON CITY—\$305,000

Over 111 Industrial Claims—\$20,084

Clarence Britton, James Cloyd, Joseph Greene, James Hendrix, Mike Hines, Chester Huskins, Geo. Smith (contractor).

KINGSFORD—\$169,000

Chas. Brooks, Paul Fansler, Virginia Rosbrough.

KNOXVILLE—\$2,855,000

Life insurance payments averaged \$117 per family and were 31 percent of annual food sales in the city.

They represent 24 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over an 18½ year period equal the city's annual retail trade volume and over a 7 year period equal the total savings bank deposits in the city.

Over 68 Ordinary Claims

Over 469 Industrial Claims—\$81,138

James Allen (civil engr.), Joseph Bean, Lew Brooks (pres. Brooks Equipment Co.), Addie Clifton, Claude Crippen, Samuel Giffin (ins.), Jesse Gillis, Raymond Lang, Henry Lawless, Everett Lowry, Nancy New, Samuel O'Connor, Barnett Price (atty.), Frank Reeder, John Richards (realtor), Hugh Rose, Robert Russell, Fred Schultz, Thos. Shipley, Arthur Smith, Robert Stevens, Benjamin Thompson, Walter Thompson, David Walkere, Mary Wright.

LEBANON—\$170,000

Robert Alexander, Samuel Huffman, Alexander McGlothlin.

New Business, Premium Income and Admitted Assets by Year

	(Figures are for Dec. 31 of each year)		
	New Business Written	Total Premium Income	Admitted Assets
1932	\$16,555,396,741	\$3,604,772,158	\$20,969,152,010
1933	16,258,466,018	3,548,867,104	22,281,489,790
1934	16,763,097,360	3,739,871,065	23,334,397,702
1935	16,384,863,202	3,890,451,985	24,857,102,403
1936	15,726,340,514	3,869,526,736	26,618,068,953
1937	16,596,173,660	3,995,609,354	28,417,783,053
1938	14,345,529,124	4,031,949,438	30,044,592,386
1939	13,930,772,682	3,988,739,887	31,194,996,957
1940	14,112,592,822	4,093,626,824	32,835,350,285
1941	17,234,936,208	4,229,828,681	34,856,498,973

Figures are for companies with approximately 96 percent of the total insurance in force.

MEMPHIS—\$8,330,000

Life insurance payments averaged \$122 per family and were 42 percent of annual food sales in the city.

They represent 63 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 16½ year period equal the city's annual retail trade volume and over a 4½ year period equal the total savings bank deposits in the city.

Over 182 Ordinary Claims

Over 663 Industrial Claims—\$110,214

3—\$100,000 or over

1—50,000 to \$100,000

8—25,000 to 50,000

20—10,000 to 25,000

21—5,000 to 10,000

38—3,000 to 5,000

26—2,000; 65—\$1,000

W. Angle, Frank Ballard (ins.), Geo. Banks, Mathew Barnett, Edward Benden, Wm. Bentley, C. Bernbury (dentist), Chas. Billingsley, John Bonds, Terrell Brame, Wm. Braun (physician), Samuel Brenner, Arthur Brode (atty.), Chas. Bryan (atty.), Dr. Willis Campbell, Robert Carpenter, Wm. Carroll (cotton broker), Fred Catron (elec. engr.), John Cleary, Geo. Darrow, Roy Drake, Wm. Eckerly, Marie Fitzmorris, Mary Flynn, Wm. Foster, Gus Frueh, Lottie Freutel, Wm. Hall, Henry Hinkle, Arthur Irwin, Harry Iskiwitz, Florence Jones, Samuel Jones, Anna Kirkland, Geo. Lawo (secy. John Gerber Co.), Rose Lee, Cecil Luton,

Lillian McCleish, Lee Malone, Marguerite Marshall, Walter Miller, John Morgan (realtor), Saunders Morton, Sidney Murray (atty.), Percy Ogden, Edward Parks, Wm. Parkin, Walter Perry, George Pierce, George Powel, Katherine Ramsey, Herman Rhodes, Ila Roach, Radford Rosebrough, Thos. Samuels (ins.), Robert Sanders, Martha Sanderson, Lenore Sandling, Harold Seessel, Henry Smith, Sheridan Smith, Cecil Speed, Chas. Sullivan, Walter Thompson, Richard Towner, Sam Wade, Sr., Aura Walters, Robt. Whitford, Jr., Chas. Williams, James Williams (ins.), Wm. Worten.

MORRISTOWN—\$110,000

Martha Helton, Wm. Myers, Pamma Robertson, Reuben Witt.

NASHVILLE—\$6,775,000

Life insurance payments averaged \$131 per family and were 48 percent of annual food sales in the city.

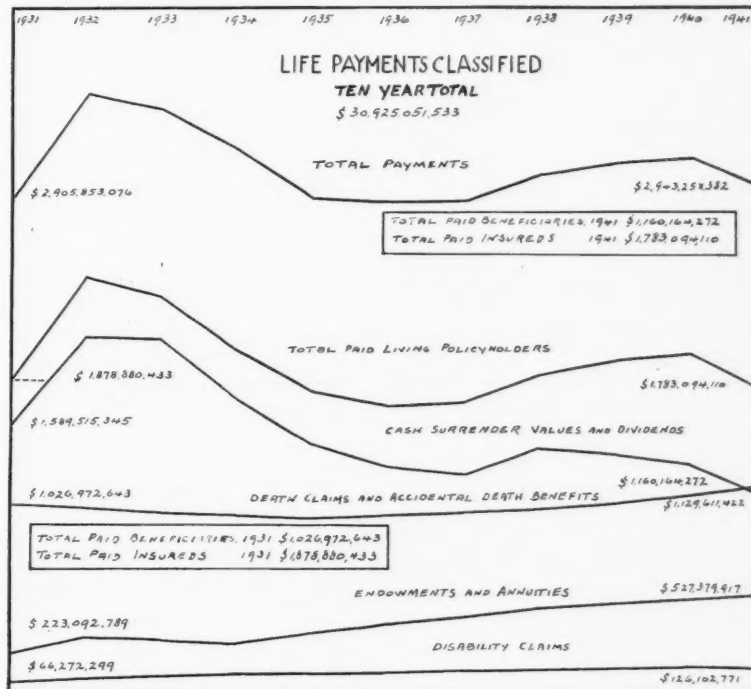
They represent 60 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 12 year period equal the city's annual retail trade volume and over a 5½ year period equal the total savings bank deposits in the city.

Over 846 Industrial Claims—\$146,708

Zeb Baird, Frances Bateman, Wm. Beasley, Frank Bergin, Marvin Blackburn, John Bouchard, Thos. Boylin, Wm.

(CONTINUED ON NEXT PAGE)



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Names in each town are only a partial list of claims paid during 1941.

Tennessee—Continued

Burnett, Clio Burton, Mary Butts, Chas. Carter, Geo. Campbell (grocer), Elizabeth Cassetty, Baxter Cato (atty.), James Coyce (jeweler), Numa Cooper, James Culbert, Tom Curtis, Allan Curtis, Wm. Dibrell, Lucius Evans (ins.), Wm. Faulkner, Thos. Forster, James Goodloe (pharmacist), James Gore, Elmer Graham, Hershel Hanna, Wm. Hardeman, Thos. Hargrove, John Higgins, Norman Jenkins (retired), Harold Jordan, Lou Powell, Harriet Lawrence, Will London, Thos. Malone (atty.), James Martin, Eulen Moore (grocer), Joseph Morse, Wm. Moss, Fay Murray (broker).

Henry Neal, Adam Nichol (physician), Ola Overall, Lou Powell, Wm. Scudder, Jr., Edward Seay (atty.), Bruce Shepherd, Chas. Smiley, Stutson Smith, Wm. Sneed, Jr. (contractor), Richard Stevens, Odell Storm, Hubbard Sumner, Joseph Towler, Samuel Tripp, Wm. Webster, Julius Weil (pres. Coca Cola Bottling Co.), John Weis, Geo. Welch (mfr.), Robert Wise.

SHELBYVILLE—\$124,000

Russell Cain, Thos. Jennings, Frank O'Neal (retired).

UNION CITY—\$139,000

John Burdick (ins.), Erasmus Council, Andrew Cox, Orville Poole, Thos. Pyle, Ira Sturges, James Taylor, Paul Wiley, Sr.

OTHER TENNESSEE TOWNS—\$2,740,000 (Partial List)

Adams: H. Poole.—Afton: H. White.—Ashland City: P. Hagewood.—Athens: Doris Parris, C. Wilkins.—Atoka: J. Barton.—Atwood: J. Atkinson.—Baxter: J. Nichols.—Birchwood: J. Bare.—Boyd's Creek: H. Ballard.—Brentwood: W. Herbert.—Briceville: W. Simpson.—Brighton: W. Moore.—Bristol: A. Anderson, Dr. A. Kimmons.—Burlison: J. Barton, J. McFerson.—Camden: J. Capps.—Capleville: B. Finch.—Carthage: B. Anderson.—Centerville: E. McElanahan, J. Walker.—Chapel Hill: J. Bigger, J. Dies.—Collierville: T. Haynes, J. Keough.—Copperhill: Over 18 Industrial Claims—\$2,856.—Cordova: J. Humphreys, J. Lowry.—Crossville: Dr. V. Buttram, Vera Edwards.—Cumberland Furnace: E. Holley.

Dandridge: J. Fox.—Darden: R. Maness.—Daylight: G. Auten.—Dechard: W. Swann.—Dickson: B. Nicks.—Donelson: C. Anderson.—Drummonds: Dr. A. Coleman.—Dunlap: Rev. F. Carey.—Eagle Creek: J. Capps.—Elbridge: C. Cole, F. Meador.—Elizabethtown: Hattie Grindstaff.—Ellendale: Hugh Duggins (pharmacist)—Erin: J. Bunnell.—Etowah: I. Dance.—Fall Branch: O. Carroll, A. McCrary.—Fayetteville: L. Medearis, W. Templeton.—Finley: E. Finley (drugist)—Fruitland: J. Stewart.—Gadsden: C. Richardson.—Gates: S. Humphreys.—Glass: V. Denton.—Gleason: M. Mitchell.—Glenmary: G. Babcock.—Greeneville: W. Carter.

Hampton: Maude Casey, W. Nave.—Harriman: C. Hornsby.—Harrogate: F. Smith.—Henderson: H. Gibson, Mary Robertson.—Henning: S. Burns.—Hermitage: Clarice Cloyd.—Hickman: E. Johnson (ins.).—Hillsdale: C. Cothron.—Hol-

Life Insurance vs. Inflation

We hear a lot about inflation today but the benefits that are sometimes received from life insurance are so great that returns on other investments become insignificant by comparison. Here is a good example:

Walter T. Palmer, Jr., of Standard Life of America, wrote an application for \$18,000 on the life expectancy term plan with double indemnity on the life of a young doctor, 31 years of age, married and with a baby son. This doctor had an extensive practice, was in perfect health, and was not inclined to be overly concerned about life insurance. After considerable delay he was examined and the policy placed in force. Just 11 months later it became a death claim. While returning home from making a call late one night in a heavy fog, this young man, tired after a very busy day, lost control of his car and crashed into a boulder at the side of the road. The car overturned, pinning him beneath it and injuring him so badly that he died three days later.

Under the settlement options on this policy, his widow received the double indemnity benefits of \$18,000 in cash, and will receive 240 monthly instalments of \$103.50 each, which will total \$42,840. Premiums paid amounted to \$289.68. This is the right kind of inflation for widows and orphans and can hardly be overemphasized when the overworked objection, "I'm afraid of inflation," is raised by the prospect.

low Rock: Leonia Edwards.—Hornbeak: B. Foster.—Huntland: W. McLeod, Dr. B. Sutton.—Idlewild: T. Waldrop.—Jasper: Rev. W. Suggs.—Jonesboro: H. Boreing, J. Butler.—Kenton: Mary Martin.—Kerrville: W. Lloyd.—Kimberlin Heights: Alva Brown (college pres.).—Kodak: H. Johnson, J. Underwood.—La Grange: W. Whitaker.—Lawrenceburg: C. Craig.—Lenoir City: E. King.—Leoma: L. Sanders.—Lewisburg: Cora Bowden, J. Bryant.—Livingston: W. Estes (banker), A. Stewart.—Lynnville: W. Beasley.—Martin: Idaline Rachel, W. Simmons, Sr.—Millington: C. Bowers, W. Hornsby.—Monteray: W. Ray.—Mountain City: E. Barry (publisher)—Murfreesboro: H. Garant, Over 104 Industrial Claims—\$16,847.—Neptune: W. Proctor.—Newport: G. Blazer, J. Seehorn.—Oakdale: Fay Kelly.—Oakville: A. Matlock.—Oliver Springs: A. Johnson.—Oneida: G. Webb.—Phillippy: C. Phillippy.—Ramer: W. Haynes.—Randolph: J. Barton.—Ridge Top: W. Boylin.—Ridgely: Ara Cunningham.—Ripley: S. Jones, R. Osteen.—Rutherford: L. Barner.

Savannah: M. Atkins.—Selmer: J. Gooch, R. Jenkins.—Sevierville: W.

Thomas.—Sharon: P. Brock (ins.).—Sherwood: D. Lynch.—South Pittsburgh: J. Michael.—Sparta: S. Davis.—Stanton: J. Mize.—Toone: J. Siler.—Troy: P. Long, Dr. W. Roberts.—Tullahoma: B. Smith.—Vilde: E. Rose.—Watertown: Fannie Neal.—Westmoreland: W. Walrond.—Whitehaven: G. Marsh.—Whites Creek: R. Marshall, Jr.—Woodland Mills: B. Dowdy.

ALABAMA

Total Payments\$23,800,000
Rank in Payments28th
Rank in Population17th
Payments Per Capita\$8.40
Ratio to National Per Capita
Insurance Payment391

Ordinary life insurance in force \$688,001,000 on 324,682 policies or \$243 per capita. Average size of policy in force



\$2,119, average new policy sold in 1941
\$2,204; volume sold \$71,353,000.

The \$23,800,000 in life insurance money paid to Alabamians in 1941 exceeded the \$23,308,094 in W. P. A. payments in the state for the fiscal year, was fourteen times the \$1,668,615 in P. W. A. grants, slightly more than the federal agricultural adjustment program payments of \$22,115,242 and over seven times the \$3,156,694 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments exceeded the \$14,925,334 in income and excess profits taxes collected in Alabama and were one-sixth the \$142,109,000 cash income from farm products.

(For towns with fewer claims see end of list)

ANNISTON—\$304,000

Over 150 Industrial Claims—\$21,358
Floyd Bridges, Thos. Coleman, Jr., Phillip Davis, Lake Edwards, John Johnston, Horace Sproull, John Sproull, Robert Wallace, Burton Waters.

BESSEMER—\$283,000

Over 159 Industrial Claims—\$15,756
John Appleberry, Dode Blorton, Wm. Carnes, Myrtle Crotwell, John Haggerty, Carl Harris (surgeon), Hubert Higginbotham, Isiah Hines, Eugene Mays, Wm. Paden.

BIRMINGHAM—\$4,076,000

Life insurance payments averaged \$63 per family and were 25 percent of annual food sales in the city.

They represent 30 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 22 year period equal the city's annual retail trade volume and over a 6½ year period equal the total savings bank deposits in the city.

Over 275 Ordinary Claims
Over 592 Industrial Claims—\$116,597

CLAIMS BY AMOUNTS:

2—\$50,000 or over
5—25,000 to \$50,000
11—10,000 to 25,000
14—5,000 to 10,000
32—3,000 to 5,000
67—2,000; 144—\$1,000

Samuel Adams (ins.), Stanley Adams, Columbus Akins, Jacob Allen (retired), Joe Armbruster, Wm. Armstrong, Alexander Barrett, George Bauer (retired), Alleen Beason, Harry Blacklock, Robert Blackwell, Clyde Bonds, Joseph Bonfield, John Bryan, Robert Burdick (spec. agt.), Louis Burger (executive), Willis Burks, Otis Cain, Felix Camp, John Chapman, John Chavers, R. Collins, Winifred Collins, Joe Croft, Glenn Culpepper, Charles DeBardeleben (fuel & iron co. pres.).

Raymon Edwards, Wm. Ellard (merchant), Dr. Houston Ezell, Wm. Faris, John Fleming, Wm. Franklin, Noah Freed, George French, George Gilley (inspector), Cas Gilmore, Norman Glass (dentist), Earl Godfrey, Isaac Goldner (merchant), Abraham Gottlieb, Foster Gratton, James Griffith, Will Hamilton, Joseph Hancock, Floyd Hardman, Horace Herndon, Fred Heyman, Harry Hickman (engr.), Hugh Hill (mgr.), Walter Holloway, John Holt.

Dovie Jackson, Carey Jones, Gordon Jordan, Robert Jones, Abraham Kaufman (merchant), Frank Kitchell (freight agt.), Jacob Klotzman, Thos. Knight (adjuster), Frederick Lighthall, J. McDaniel, George McDonald, John McGlown, Wm. McLaren, James McNellis, John McPherson, Morris Marlowe, Wm. Mercer, George Miller (writer-composer), Porter Minor, Rufus Moore, Thos. Morris, John Moss, Henry Myers, James Norton, Thos. Parks, Jesse Peuser (executive), Robert Pernel, Wm. Price, Henry Quire, Cora Riley, Zaner Riley (ins.), Jim Shorter, Oscar Slaughter, Arthur Smith, Dan Sparrow, Tildon Stewart, Wm. Stewart, John Stirtmire, Earl Surrency, Leoda Swaim, Felton Terry, Henry Thomas, Jasper Thompson, Wm. Thompson, Wm. Trammell, Dan Trammick, Jr., Jefferson Waldrop, John Walker, George Watkins, Henry Weeks, John Whitlow, Alfred Williams, Edward Williams, Henry Williams, Ralph Williams, Lee Wilson, Henry Winfree, Lloyd Wilhite, George Wofford (exec.), Gordon Woods, Ben Wright, James Yarbrough.

DECATUR—\$159,000

Over 76 Industrial Claims—\$12,286

Edgar Godbey (atty.), Fannie Overstreet, Lawrence Roop (restaurant), Clyde Scott (barber).

DOTHAN—\$188,000

George Boyd, Gertrude Brewton (X-ray technician), Henry Brown (contractor), Clement Bush (merchant), Alma Davis, H. McCarty, Mary Melton, James Richards.

FAIRFIELD—\$262,000

John Appleberry, Frank Bean, Ernest Boyd, Judge Brackin, Richard Denny, Grady Ellis, Arthur Frazier, Arthur Freret (elec. engr.), Gus Garner, Walter Gladney, Benjamin Goodwin, James Grant, John Guerry, Walter Hiarm, Roosevelt Jackson, Leslie Jones, Frank Kneisley (supt.), Robert Lee, Ray McAdory, Percy McMurray, Albert Oliver, Silas Reed, Jesse Richardson, James Rodgers, Clyde Spencer, Harry Stickney, Leonard Stinson, Jr., Dennis Thomas, George White, Wm. Woods.

FLORENCE—\$104,000

Lillian Arnett, James Denton, John Pointer, Shaler Springer.

GADSDEN—\$247,000

Over 4 Industrial Claims—\$563

J. Bassett, Jack Flowers, W. Guldledge, John Manning, Liddell Riley, Martha Stockley, Albert Taylor (optometrist), Howard Taylor, Geo. Towers.

HUNTSVILLE—\$235,000

Robert Baugh (merchant), Rev. Benjamin Glasgow, Alma Meadows, James Milliner (merchant), Samuel Mitchell, Thos. Terry, Dr. Herbert Walker.

MOBILE—\$3,244,000

Over 71 Ordinary Claims
Over 372 Industrial Claims—\$40,714

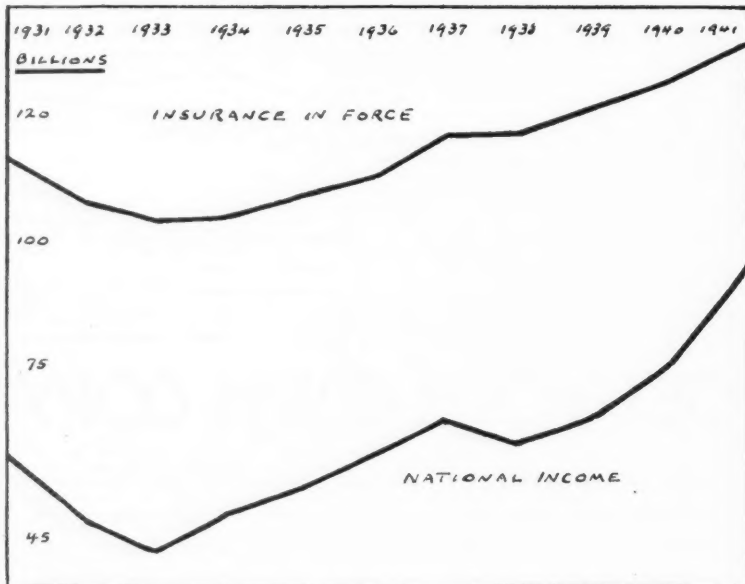
CLAIMS BY AMOUNTS:

2—\$50,000 or over
1—50,000 to \$100,000
3—25,000 to 50,000
7—10,000 to 25,000
5—5,000 to 10,000
9—3,000 to 5,000
11—2,000; 32—\$1,000

John Allan, Joseph Bennett, Myrtle Brock, J. Burton, G. Clausen, Horace Courson, Oscar Davis, Albert Evans, Richebourg Gaillard (ins.), Thos. Halliwell (retired exec.), Della Hamersen, Jabez Heustis, Joseph Hunt, Jr. (radio sta. mgr.), Norman Jensen, Leo Kahn (mfr.), Chester LaCoste, Ernest Ladd (bank pres.), Edward Lee, Aaron Lowenstein, Alfred Marshall, John Moulton (retired), Daniel Murphy, John Peary (water works supt.), Constantine Perez, Robert Radcliffe (exec.), Geo. Robison, Claude Russell, Thos. Rutherford, Pugh Senn (mgr., Cauton Hotel), Wm. Shaw, Ed Sims (engr.), Paul Smith, Sam Smith, Nicholas Stallworth (atty.), John Tardy,

(CONTINUED ON NEXT PAGE)

Life Insurance a Barometer of National Income



Payments to Beneficiaries and Insureds in these ten years were 4.89 percent of the total National Income

Names in each town are only a partial list of claims paid during 1941.

Alabama—Continued

Chas. Taylor, Noll Van Cleave, Lila Veasey, Chas. Vigor, W. Windhorst, James Zelnicker.

MONTGOMERY—\$1,740,000

Life insurance payments averaged \$83 per family and were 35 percent of annual food sales in the city.

Over a 16½ year period they equal the city's annual retail trade volume and over a 4½ year period equal the total savings bank deposits in the city.

Over 300 Industrial Claims—\$39,124
Tom Atchison, Dr. James Baker, Thos. Baker, Roy Bass, Newton Bell, Wm. Berridge (publisher), Louis Cardinal, Albert Davis Essie Dunn, Wm. Gafford, Dennis Gantt, Archibald Hamilton (restaurant), Houston Hardy, Ernest Hartley, Sr., Richard Hobbie (director), Patrick Hodges, Frank Krebs, Jr., Isaac Levystein (merchant), Murro McCracken, Frank Morgan, Lucille Vredenburg.

SELMA—\$448,000

Over 47 Industrial Claims—\$7,550
John Ames (mfr.), John Axford (retired), Adolph Davidson (merchant), Edwin Diebold (lumber inspector), Wm. Priuett, Albert Thalhimer, Dan Walker.

TROY—\$191,000

Leopold Bashinsky (retired), Jesse Canaday (lumber broker), Joshua Copeland (banker), Abraham Rosenberg, John Windham.

TUSCALOOSA—\$366,000

Over 28 Industrial Claims—\$4,511
James Anderson, Henry Baker (mgr.), Edmund Emling, Bela Hughes (court bailiff), Dee Johnson (merchant), Henry Kennedy (optometrist), James Panter, Robert Price, Robert Snyder.

OTHER ALABAMA TOWNS—\$3,216,000 (Partial List)

●Abbeville: D. Searcy. — Albertville: Dr. W. Hall, T. McClendon, R. Thomason, E. Hall, E. House. — Aliceville: S. Culbert. — Andalusia: E. DeLoach, R. McDavid. — Ashford: J. Parish, A. Snell, A. Thorgard. — Ashland: C. Glass, B. Smith. — Athens: A. McWilliams (banker), K. Tibbets. — Attalla: T. Bassett, B. Case. — Auburn: D. Benson, J. Tidmore, John Wright. — Banks: W. Fuller. — Bay Minette: S. Arant. — Berry: C. Cannon, Mary Ray. — Blossburg: E. Lynn. — Brantley: A. Eiland. — Brewton: J. Crawford. — Bridgeport: M. Ray. — Brooksville: G. French. — Brundidge: J. Johnston, J. Wood. — Carrollton: Wm. Ferguson, W. Goodson. — Centerville: J. Kennedy (retired banker). — Chatom: J. Schell. — Cherokee: J. Hester. — Citronelle: J. Shaw. — Clanton: I. Allen. — Clayton: R. Eckford (lumber co. mgr.), R. Jones. — Coker: R. Barringer, J. Gray. — Collinsville: B. Killian. — Cottonwood: T. Ray. — Courtland: F. Cross. — Crossville: L. Berry, N. Wolff. — Cullman: T. Bland (mgr.), H. Hendrix, M. Mann. — Dadeville: J. Harper. — Danville: C. Lowery. — Docena: W. Beverly. — Double Springs: Z. McVay (atty.).

●Eastaboga: R. Ford, R. Henshaw. — Edwardsville: H. Cheatwood. — Elba: Laura Rowe. — Elberta: G. Wehling. — Elkmont: P. Black, F. Potts. — Ensley: C. Allen, B. Clifton, C. Edwards, S. Foard, M. Hughes, J. Johnsey, W. Lambert, H. McMillan, P. Matthews, C. Medlock, O. Russell, E. Trimble, H. Vain, C. Waldrop. — Enterprise: J. McGilvray. — Ethelville: S. Rickman. — Eufula: A. Mitchell (pres. hdwe. co.). — Eutaw: J. Aldridge (atty.). — E. Evans, A. Grubbs. — Fairfax: Lillian Camp. — Fayette: R. Barnett (druggist), G. Oswalt. — Fitzpatrick: H. Barnett. — Florala: M. Mathews, J. Pilcher, M. Wise. — Fort Payne: J. Kellett, W. Richardson (dentist), E. Tedder.

●Georgiana: J. Binion, J. Collins, W. Fulford, E. Short. — Gordo: Hulda Stuckey. — Grady: W. Young. — Greensboro: A. Lawrence, T. Payne. — Greenville: E. Winkler. — Guntersville: Dr. J. Boggess, Mildred McGavock. — Halsell: A. Hardin. — Hamilton: A. McKinley. — Hanceville: E. Arnold, T. Gladney (merchant). — Hartford: H. Wood. — Hartselle: E. Harris, J. Hodges (mayor), R. Winton. — Headland: J. Johnson, F. Slocumb (druggist). — Henagar: S. Buttram. — Honoraville: F. Duncan. — Horton: W. Satherland. — Irondale: H. Savage. — Jackson: E. Lee, S. Stewart. — Jasper: O. Baker. — Jonesville: N. Spencer.

●Lacey's Springs: F. Winfrey. — Lafayette: G. Barnett. — Lanett: Over 17 Industrial Claims—\$6,855. — Leeds: J. Bailey, J. Drake, J. Lewis, Jr. — Leighton: R. Preuit, M. Thompson. — Loachapoka: D. Richardson. — Lockhart: A. McLeod. — Louisville: F. Pierce. — Luverne: M. Capps, Dr. M. Morgan, W. Stoddard (atty.). — I. Williams. — Madison: M. Dublin, Rev. M. McCain, J. Martin, T. Wear. — Marion: J. Howell, T. Wood. — Mathews: W. Gibbons. — Maxwell Field: G. Moody (U. S. Army Air Corps Officer). — Montevallo: M. Fancher, S. Moore. — Moulton: A. Walker. — Munford: S. Ferguson. — Natasulga: W. Weldron. — New Hope: S. Cambron, Drucile Drake, G. St. John. — Newton: O. Brookline, P. Hughes, S. Ramsey. — Oneonta: C. Brice, J. Kaufman. — Opelika: R. Botsford, F. Morris, B. Murphy. — Opp: C. Mizell (banker). —

Oxford: H. Williamson. — Ozark: J. Carroll.

●Pell City: R. Gallups. — Phenix City: Over 20 Industrial Claims—\$4,473. — Pleasant Hill: F. Riggs. — Powhatan: T. Tutwiler. — Pratt City: J. Walker. — Prattville: H. Carter, R. Chambliss (lumber mfr.). — Prichard: L. Congleton, E. George, U. Noble. — Red Bay: S. Gober, H. Leonard. — Reform: E. Wood. — Roanoke: G. Barnett (County education supt.), M. Buckalew, C. Fisher, B. Handley, H. Huey, Betty Huey, W. Lee, R. Taylor (retired atty.). — Russellville: N. McNutt. — Samson: C. Watson. — Scottsboro: J. Brown. — Seale: E. Corcoran (welding co. prop.). — Slocumb: E. Welch. — Spigner: A. Rogers. — Spring Hill: N. Stallworth (atty.). — Stevenson: W. Allen, Eliza Cloud, C. Potts.

●Talladega: N. Long. — Tallassee: Dr. J. Estes. — Thomaston: Dr. W. Harrell. — Thomasville: Amy Menard, R. Stewart (auto dealer). — Tibbee: W. Kirkland (naval store opr.). — Tusculum: I. Hay, J. Robertson, A. Sherrill. — Tuskegee: G. Edwards (mayor). — Union Springs: T. Frazer. — Wallace: A. Kelly. — Warrior: Dr. R. Mitchell. — Wattsville: J. Green. — Whistler: J. Bowman. — Woodville: U. Kennamer. — Wylam: F. Jones, J. Lee, T. Lewis, W. Lumpkin. — Yantley: N. Bryan.

MISSISSIPPI

Total Payments \$14,600,000
Rank in Payments 37th
Rank in Population 23rd
Payments Per Capita \$6.68
Ratio to National Per Capita Insurance Payment311
Largest Company Domiciled in State: Lamar Life of Jackson.

Ordinary life insurance in force \$426,260,000 on 188,861 policies or \$195 per capita. Average size of policy in force



\$2,257, average new policy sold in 1941
\$2,191; volume sold \$39,829,000.

The \$14,600,000 in life insurance money paid to Mississippians in 1941 was three-quarters of the \$19,607,574 in W. P. A. payments in the state for the fiscal year, was over six times the \$2,228,501 in P. W. A. grants, one-half of the federal agricultural adjustment program payments of \$29,915,899 and over six times the \$2,382,588 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were almost treble the \$5,184,990 in income and excess profits taxes collected in Mississippi.

(For towns with fewer claims see end of list)

BILOXI—\$220,000

Geo. Donald (bank pres.), Frank Enderle, Jamie Martino.

CLARKSDALE—\$495,000

Edgar Anderson, Sr. (planter), Meyer Aronson, Venis Barron, Luther Carra-

way, Cora Griffin, John Mealer, Adlai Robards (merchant), John Stallings, Arthur Tucker.

COLUMBUS—\$219,000

Edith Clarke, Henry Cox, Elbert Jones, Cecil King, Clemmie Phillips.

GREENVILLE—\$321,000

Over 196 Industrial Claims—\$21,174
Henry Arnold, Daniel Burgum, Albert Corkright, Jr., Ernest Davis (druggist), Charles Green, Edward Packman, Fred Pope, Saul Scott (dentist), Thos. Shields, Jr., Louie Shopes.

GREENWOOD—\$296,000

Over 46 Industrial Claims—\$7,439
Louis Barwick, John Bunner, Robt. Harrison, Floyd Hurt, James Johnson, Emily Jumper, Oscar Wade (planter).

GULFPORT—\$280,000

Over 25 Industrial Claims—\$4,082
Jos. Cross (gov't auditor), Jos. Havens (deputy tax collector), Howard Jarrette, Jr., Franklin Ross, Roy Sanderson, Otto Swoboda.

HATTIESBURG—\$316,000

Lee Clark (credit mgr.), Aurelius Kirkwood (merchant), Moxie Tyrone, Jr.

JACKSON—\$2,285,000

Life insurance payments averaged \$164 per family and were 51 percent of annual food sales in the city.

Over a 12½ year period they equal the city's annual retail trade volume and over 3½ year period equal the total savings bank deposits in the city.

Over 46 Ordinary Claims
Over 180 Industrial Claims—\$16,418
Ethan Allen, Mary Berberovsk, Percy Black, Harry Clifford, Walter Con-

ner, Jacob Cooper, Minnie Dalton, Geo. Donald (banker), Lillian Emerson, Anna Farr, Daniel Ferguson (grocer), Ben Fordham (realtor), Thos. Gladney (civil engr.), Lyman Goff, Chas. Gunn, John Hall, Lula Hawkins, Virgil Howie, Rev. Hugh King, Samuel Lawrence, Jos. Leonard (enr.), Monna Lorenz, Jas. Lott, Wm. Lutrick, Louis McCall, Jr. (advertising), Ollie McGahey, James McGowen (judge), James Merritt, Wesley Menitt (dentist), Dr. Chas. Mitchell, Ignatius O'Leary, John Roell, Samuel Sullivan (ins.), Dr. Ransom Welch, Buford Wells (Pan-American Petroleum Corp. mgr.), Oscar Wolf (electrical engr.), David Yeagley.

LAUREL—\$310,000

Daisy Bryant, Dr. Roland Cranford, Mary Dorsey, John Gunn.

MERIDIAN—\$395,000

Over 193 Industrial Claims—\$20,681
Cully Bailey, Willard Bates, Osie Brown (police chief), Wm. Buie, Fannie Caldwell, John Cooper, Julius Dunn, Basil Dunston, Mollie Gallagher, John Dyess, Walter Gressett, Christoph Groeschner, Percy Nause, Inez Picken, Eugene Tanner (enr.), Randolph Thompson, Woods Till, Dr. Alexander Touchstone, Wm. Van Dyke, Jr.

TUPELO—\$210,000

Over 25 Industrial Claims—\$4,110
John Baker, Jr., Robt. Brown, Chas. Chappell, Charles Harwell (joint owner Coca-Cola Bottling Works), Merle Miller (ins.), Milton Prentice, Samuel Wilson, Jr.

VICKSBURG—\$725,000

Over 186 Industrial Claims—\$20,105
John Biggers, Arch Chaney (atty.), Iva Dees, Leopold Fischel, Jas. Gillespie, (CONTINUED ON NEXT PAGE)

Towers Over All In Own Home State

The LAMAR LIFE
INSURANCE COMPANY

JACKSON, MISS.

Names in each town are only a partial list of claims paid during 1941.

UNITED STATES SENATE Committee on Appropriations

In these days when so much is being said of social security, it is well to know of the large part which life insurance is playing in the affording of security. In the case of my own state, comparatively small to be sure, there were life insurance payments of more than \$5,000,000 in 1941.

Life insurance has proven itself in more ways than one, and its long and continued contribution to the well-being of individuals ought to invite the largest confidence and encouragement.



GERALD P. NYE
North Dakota

Mississippi—Continued

Ralph Jacobs, Sidney Johnston, Henry Mackey (postmaster), Dr. Benson Martin, Geo. Patterson, Julius Podesta, Fannie Sullivan, Walton Tennant, Edna Thurman, Lemons Ward (ins.), Geo. Williamson (banker).

YAZOO CITY—\$238,000

Harry Chapman (druggist), Robt. Coker, Thos. Jackson, John Meagher, Walter Pittman, Harry Rosen, Geo. Schmitt.

OTHER MISSISSIPPI TOWNS— \$3,660,000 (Partial List)

●Aberdeen: J. Sykes (atty.).—Ackerman: J. Oswald, H. Seawright (editor).—Amory: A. Green, O. Hutchison, L. Pennington, J. Sullivan.—Anguilla: D. Barnard, Mittie Stewart. ●Bailey: M. Breland.—Bassfield: T. Blount, F. Melvin, J. Saulters.—Batesville: Estelle Cox, C. Jolley, W. Kennedy.—Beaumont: D. Willingham.—Belzoni: F. Watts.—Blue Mountain: Wm. Byers.—Black Hawk: E. Hobbs.—Bolton: A. Carstarphen, C. Farr, L. Mano.—Boston: Dr. L. Sheppard.—Brookhaven: R. Aylward, Rev. G. Bethea, F. Day, A. Guess, W. Leggett.—Brooksville: W. McLeod, Nannie Wilkins.—Bryant: P. McClure. ●Caledonia: Ida Betts, J. Wiggins.—Camp Shelby: Louise Fowler, Blanche Gaddis, B. Riddle.—Canton: L. Garbarino, J. Freiler.—Carlsle: W. Clarke.—Cathage: E. Bryant, Wm. Wilbanks.—Cascilla: D. Smith.—Charleston: J. Denman, Jr., Lillian Emerson.—Coahoma: E. Anderson.—Coffeeville: R. Pittman.—Collins: W. Mayfield, J. Thompson.—Columbia: E. Kendrick, J. Rankin.—Courtland: J. Meurrier.

●Decatur: S. McNeill.—Derma: Lean Gregg, H. Hawkins.—Dickerson: E. Anderson (bank pres.), L. Carraway.—Doddsville: S. Bishop. ●Ecorse: E. Burns, Jr., J. Collins.—Eddiceton: A. Pritchard.—Electric Mills: J. West.—Eupora: J. Sheedy, R. Wright (jeweler). ●Flora: L. Triplett.—Florence: W. Haynes.—Forest: C. Campbell, L. Norwood.—Foxworth: T. Collins, G. Price.—Fulton: H. Reifers, J. Thornberry. ●Gholson: J. Adcock, H. Floore.—Goodman: J. Douglas, T. Perry.—Grenada: Edna Holland, E. Neely. ●Hamilton: J. Willis. Hazelhurst: G. Cato, D. Graves, W. Jones, P. Sigler, V. Stephens.—Houlka: H. Andrews, J. Galloway.

●Indianola: S. Neill (atty.), W. Ray, Mrs. Howard Sanders.—Inverness: M. Wood.—Iuka: R. McKnight. ●Kosciusko: J. Betterton, N. Falk.—Kreole: J. Nelson. ●Lamar: W. Jones.—Lambert: M. Claussen, O. Prater, J. Simpson.—Leland: G. Darden.—Lexington: J. Weeks.—Louisville: G. Bennett, W. Forster, J. Stevens.—Lucedale: Dr. J. Dorsett.—Lumberton: R. Lott. ●McComb: P. Albright, W. Catchings, L. Johnson, Rosa McEwen, R. May, Marie Mercier, J. Mixon, J. Reeves.—Macon: E. Boyd (atty.), L. Smith.—Magee: P. Elder, L. Mangum, Dr. E. Walker.—Mathiston: B. Oswalt.—Mendenhall: G. Berry, H. Mangum.—Moorhead: J. Riddell.—Morgan City: J. Carpenter.—Mount Olive: S. Johnson.

●Natchez: C. Wilson.—Nettleton: L. Lowe.—New Albany: Nannie Bramlitt, Dr. J. Goudelock, W. Henderson, E. Stephens (lumberman).—Newton Center: G. Graff (exec.). ●Pachuta: E. Melton.—Pascagoula: J. Brandom, Virginia Sheffield.—Petal: J. Williams.—Philadelphia: S. Adcock (auto dealer), E. Dean, O. Fox, W. Green, A. Leverett, J. Thomas.—Pickens: C. Campbell (civil engr.).—Pontotoc: L. Abernethy, G. Crausby, Laura Sneed.—Poplarville: M. Moody, J. White.—Port Gibson: J. Jones, Dee McFatter, Dr. J. Scarborough. ●Raymond: W. Newman.—Ripley: S. Ayres, Jr. (atty.).—Ruleville: B. Bibb.

●Sallis: J. Long.—Sebastopol: J. McDill.—Sedalia: A. Hausam.—Shaw: B. Chiz, W. Litton, J. Patty (druggist).—Silver Creek: H. Benson.—Starkville: E.

McKell, L. Miles, T. Perry, Sr. ●Taylorsville: J. Armour.—Terry: Fannie Nicholson, J. Sandifer.—Tunica: F. Coperton, J. Lanier (plantation mgr.).—Tylertown: Gertrude Craft, S. Magee. ●Union: W. Germany. ●Vardaman: Glada Edmundson, L. Sanderson.—Vaughans: J. Boddy. ●Water Valley: A. Porter.—Waynesboro: H. Mills.—Wesson: J. Boyd, T. Case, R. Furr, Edna Harris, J. Yowell.—West Point: R. McGill.—Whitfield: Dr. C. Mitchell, F. Pearce.—Wiggins: S. Bates, J. Terrell.—Winona: R. Pickens, L. Small, Ida Smith.—Woodville: H. Brown, A. Cohen (ins.).

"Million Thanks to Wise Plan of Insurance"

NEBRASKA—We were married 24 years ago. Two years later our first baby came, being a dutiful and thoughtful father and husband he began to make plans for the future.

As soon as we were able, he bought stock in the company of which he was an employe and also invested in life insurance policies which finally numbered four. By this time, our family had increased to three children. His goal was to have enough insurance to equal his salary in case of death but the depression came which compelled him to take a drastic reduction in salary and of course received very small dividends from the stock we had purchased.

By now our eldest was a senior at the university. Then sickness and death came which meant a complete readjustment and reorganization of our family life as my husband's salary stopped at once. No one but the mothers who have gone through this experience will ever know that sensation but a million thanks to the very wise plan of insurance.

One policy paid the debt on our home in the city to which we had been transferred and allowed me to hold it until I received a nice price by taking a mortgage which pays us a monthly income. We moved back in the city in our own home which is free from debt.

The second policy pays us \$50 per month until paid out, the third and fourth policies I took the option on the basis of monthly payments for the rest of my life.

I sold the stock we held with the company as there was no guarantee of an income and with the money purchased an annuity so my children will never be burdened with my support.

My son, who is a junior high student, holds a policy his father bought for him and will pay out the year he graduates from college to help him in what ever business or profession he may choose.

I have no investments to worry me, no swindlers bothering me, so need you ask if I am sold on life insurance?

Reliable companies always have reliable agents and they are so conscientious about helping plan your insurance program.—Mrs. N. M.

OHIO

Total Payments\$180,300,000
Rank in Payments4th
Rank in Population4th
Payments Per Capita\$26.10
Ratio to National Per Capita
Insurance Payment 1.216

Ordinary life insurance in force \$5,216,193,000 on 2,519,900 policies or \$755 per capita. Average size of policy in force \$2,070, average new policy sold in 1941 \$1,933; volume sold \$460,467,000.
The \$180,300,000 in life insurance mon-



ey paid to Ohioans in 1941 was more than double the \$78,362,790 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$8,275,707 in P. W. A. grants, was ten times the federal agricultural adjustment program payments of \$18,266,208 and seven times the \$25,686,458 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were four-fifths the \$220,200,689 in income and excess profits taxes collected in Ohio and were almost one-half the \$422,106,000 cash income from farm products.

(For towns with fewer claims see end of list.)

AKRON—\$9,140,000

Life insurance payments averaged \$146 per family and were 56 percent of annual food sales in the city.

They represent 16 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 12 year period equal the city's annual retail trade volume and over a 3½ year period equal the total savings bank deposits in the city.

Over 225 Ordinary Claims

Over 564 Industrial Claims—\$144,348

Albert Arend, Ralph Barr, Wm. Beck, Geo. Bedur, Fred Blank, Carl

Blowers, Walter Bray, Jack Brundage (engr.), Lulu Buckley, Alexander Close, Wm. Davidson, Nicholas DeLissa, L. Denning, Robt. Deubolin, Clara Dunbar, Martha Feller, Elizabeth Finn, Leon Fornel, Lawrence Guinther, Wm. Hall (exec.), Harold Harpster, David Hartzler, Fred Hess (grocer), Chas. Hondashelt, Frank Hook, John Hope, Myron Horing, Chas. Houchin (efficiency expert), Robt. Howes, Wm. Humble, Louis Johnson, Raymond Keiser, Virginia Kiefer, Bruce Kirkwood, Robt. Kohn, Jack Kounse, Myrtle Lieghley (ins.), Chas. Little, Robt. Marks, Raymond Marsh, Geo. Motz (atty.), Bertha Ransweiler, Clarence Reese, Henry Roth, Abram Ruckert, Jos. Samaha, Walter Scott, Wm. Spuhler, Dr. Arthur Stall, Geo. Stanford, Fred Stewart, Lester Stephan, Chas. Stillman, Virginia Stokes, Leo Strotzner, Wm. Taylor (dentist), Samuel Thomas, Stanley Thrash, Wm. Tuttle, Lemuel Ulman, Arthur Walsh, John Walther, Andrew Wells, John Whitefield, Wm. Wiant, Geo. Wohlwend.

ALLIANCE—\$340,000

Lucia Diarcangelo, Ross Fox, Albert Wailer.

ASHLAND—\$238,000

Irving Copeland, Wm. Dicken, Geo. Myers.

ASHTABULA—\$516,000

Over 162 Industrial Claims—\$39,296

Jos. Bauer, Jr., Howard Eyerly, Chas. Findlay (engr.), Chas. Flint, Wilbur Herrick, Geo. Hodges (contractor), Guy Lathrop, Jas. McClure (postmaster), Thos. Makynen, Carey Sheldon (atty.), Loretta Stanton, Ernest Wetmore.

ATHENS—\$239,000

Over 275 Industrial Claims—\$49,930

Jas. Allen, Ernest Clark, Denver Frashure, Russell Lyons, Wm. McClain, Byron McFadden, Hildreth McKnight, Floyd Mees, Glen Myers, Chas. Rowland, Albert Schlingerman, Archer Staats, Samuel Stephenson, Jos. Walter, Emmet Welch, Geo. Whipple (druggist), Clarence Young.

BARBERTON—\$295,000

John Case (auto dealer), John Evans, Lewis Farris, Wm. John, Etel Kohutka, John Kreighbaum, Ruth Schlup, Edw. Tressell, Christian Yackee.

BELLEFONTAINE—\$129,000

Chas. Buchanan, John Kerr, C. Pittman, Guy Skinner, Kenneth Smith.

BUGYRUS—\$148,000

Chas. Ackerman, Walter Diebler, Edgar Ekleberry, Nelson Geiger, Clarence Miller, Helen Orewiler, Ralph Tobin, David Ulmer.

CAMBRIDGE—\$288,000

Solomon Alter, Lois Campbell, Willard Forsythe, C. Moore (atty.), Harold Scott, Ulysses Thompson.

CANTON—\$4,292,000

Life insurance payments averaged \$163 per family and were 51 percent of annual food sales in the city.

They represent 16 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 12½ year period equal the city's annual retail trade volume and over a 5¼ year period equal the total savings bank deposits in the city.

Over 80 Ordinary Claims

Over 342 Industrial Claims—\$75,088

John Baker, Louis Baum, Christ Belky, Arthur Brown, August Byer, John Diehl, Frank Faulhaber, Frank Forshee, Albert Goethel, Leo Hug, Geo. Kane (chemist), John Keller, Louise Keney, Paul Keyes, John Kinser, Ralph Kohn,

(CONTINUED ON NEXT PAGE)

STATE OF OHIO

Office of the Governor
Columbus

I am very happy to say that Ohio has placed great confidence in life insurance and has a great stake in that institution. Last year Ohioans bought 1,206,842 policies of life insurance, with a face value of \$714,982,811. This gigantic aggregate purchase of one year alone, brought the total amount of life insurance owned by Ohio's citizens to \$6,488,657,281.

Ohio's wide ownership of life insurance represents the thrifty investment of our people in private enterprise; represents their confidence in the institution of life insurance; represents their right as free men to invest in their own free enterprises. This principle, this right, lies close to the heart of those verities for which we as a free nation of free men are fighting today, on a world of war-fronts. Truly, life insurance is Democracy in economic action.



JOHN W. BRICKER
Governor

Names in each town are only a partial list of claims paid during 1941.

Ohio—Continued

Wm. Lauer, Luther Love, Halfred Low, Chas. Maley, Glen Nelson, Ora Patchin, Mary Paxton, Albert Piero, Harry Rhine, John Schario, Bert Schnurr, Sr., Frederick Schlemmer, Clarence Schultz, James Sharick, Constantino Siagliotta, John Streb, Hirsch Tenenbaum, Henry Warfel, Wm. Weber, Geo. White, Alpha Whitmer, John Williams, Chas. Willis, Alvin Yackey.

CHILLICOTHE—\$530,000

Over 342 Industrial Claims—\$54,109
Elizabeth Benson, Floyd French, Arthur Fuller, Orson Hayes, Walter Hays, Wm. Henterly, Geo. Lambert, Thos. McTurner, Frank Mannarino, Dr. Everett Robbins, Chas. Stockwell, Elmer Valentine, Clyde White.

CINCINNATI—\$22,340,000

Life Insurance payments averaged \$152 per family and were 64 percent of annual food sales in the city.

They represent 34 percent of the average wages paid by manufacturers operating in the city.

Life Insurance payments over a 10 year period equal the city's annual retail trade volume and over a 5 1/2 year period equal the total savings bank deposits in the city.

Over 480 Ordinary Claims
Over 2,375 Industrial Claims—\$419,375
CLAIMS BY AMOUNTS:

1—\$250,000 or over
11—100,000 to \$250,000
27—50,000 to 100,000
25—25,000 to 50,000
44—10,000 to 25,000
52—5,000 to 10,000
79—3,000 to 5,000
66—2,000; 178—\$1,000

Theodore Ackerman, Wm. Ackerman (ins.), Chas. Albert, Frank Alexander, Howard Alexander, Jas. Allen (traffic mgr.), Harry Anderson (prop. printing co.), Wm. Barr (builder), John Baskett (sales mgr.), Newton Bassett, Geo. Bauer (exec.), Albert Bernhardt, Clarence Blott, Harry Bohman, Edwin Boll, Fitz Boisseau, John Bowman, Adrian Brawnstead, Erwin Buescher, Lucy Calhoun, Chas. Connell, Kathleen Carmichael, Walter Cavanaugh, J. Chapman, Philip Jerome Clark (Union Central Life exec.), Ira Cooper (exec.), Martin Connelly, John Costello, John Creamer, Martin Daly (plumbing contractor), Thos. Davidson (exec.), Arthur Davis (realtor), Thos. Devaney, Wm. Devereaux, Frank Di Tomaso, John Doscher, Jr. (candy mfr.), John Dowers, Chas. Durbin (broker), Emma Durbin, Harry Ebberts, Jas. Eller, Abraham Eppinger, Samuel Esterkin, John Fessler, Helen Fitzpatrick, John Fitzpatrick, Jacob Frank, Frank Fredericks (exec.), Solomon Friedman (tailor), Dr. Wesley Furste, Albert Gerdson (contractor), Wm. Gibson, Chas. Giesenberg, Esther Glass, John Glass, Frances Gols, Harry Green, Edw. Grever, Fred Kuckenberger.

Herman Haeb, Elsworth Hall, Elmer Hargraves, Jerome Harvey, Edmund Hawes (editor), Jas. Hayden, Geo. Heeb, Henry Heister, Peter Henry (leather broker), Lydia Hutton, Louis Huwe (county treas.), John Jennings, Geo. Johnston, Christian Kaef, Burch King, Jas. King (confectioner), Henry Kostings, Erwin Kraemer, Albert Krueger, Henry Kuhn, Miriam Kurtzman, Richard Lampkin, Emil Lang, Chas. Levinthal, Lillian Lewis, Jas. MacPherson, Geo. McCullough, Andrew McDonald (pres. McDonald Ptg. Co.), John Maisch, Paul Martin (furrier), Thos. Martin, Milton Marx (merchant), Wm. Miller, Chas. Monroe, Emma Moore, Jos. Moran, Chas. Murray, John Naegel, Jerry O'Keefe, J. Ostendard (florist), Marjorie Pray, Sidney Pritz, David Rammelsberg, Chas. Regenfusz, Clemens Reisenbeck, Richard Roberts,

Chas. Rosenstein, Chas. Rosenthal, Wm. Rowe (banker), Harry Rubin (sales consultant), Winifred Rupley, John Rusland, Geo. Rust, John Rutherford.

Geo. Schath (musician), Chas. Schlear (mgr. motor car co.), Julius Schild, John Schindel (atty.), Herbert Schnake, Louis Schwartz, Walter Seinsheimer (exec.), Chas. Shannon, John Shepard, Henry Sheppard, Leo Sieber, Leonard Simms, Benjamin Smith, Dr. Wm. Smith, John Stermer, Max Stern, Fred Steuwer, Jr., Frank Stewart, Alfred Straus, Horace Stueve, Richard Tarter, Dr. Magnus Tate, Dr. Elmore Tauber, Chas. Taylor, John Theobald, Thos. Thompson, Edw. Tinsley, Lillian Trinkle, Harry Wander, Edwin Weisenborn, Geo. Winters, Elmer Wurst, Jos. Zapoleon, Elbert Zeumer, Chas. Zellig.

CLEVELAND—\$34,920,000

Life Insurance payments averaged \$150 per family and were 60 percent of annual food sales in the city.

They represent 22 percent of the average wages paid by manufacturers operating in the city.

Life Insurance payments over a 12 year period equal the city's annual retail trade volume and over a 12 1/2 year period equal the total savings bank deposits in the city.

Over 695 Ordinary Claims
Over 2,505 Industrial Claims—\$619,227
CLAIMS BY AMOUNTS:

1—\$250,000 or over
8—100,000 to \$250,000
4—50,000 to 100,000
8—25,000 to 50,000
26—10,000 to 25,000
39—5,000 to 10,000
110—3,000 to 5,000
173—2,000; 322—1,000

Wm. Ackerman, Wm. Adam, Arthur Albright, Wm. Armstrong, Lawrence Auw, John Barry (purchasing agt.), Wm. Beall, Frederick Benditz, Alfred Bernhard, Oscar Bestgen (candy co. pres.),

Established 29 Years

SETH A. BARDWELL & ASSOCIATES, AGENTS

Lincoln National Life Insurance Company

1010 Union Commerce Bldg.
Cleveland

Harold Blaine (college prog.), John Bommhardt, Frank Brodow, Wm. Brown, D. Buell (contractor), Ira Burke, Amedeo Caruso, Hugh Cassidy, Auguste Chanson (hotel chef), Conrad Christiansen, Leon Christensen, Willard Clapp, Hugh Cook, Harris Creech (exec.), Harry Dallwig, Roby Deal, Emily DeBow, Wm. Demaline, Theodore Dziuzynski, Edw. Doyle, Edgar Evans, Norman Folsom (ins.), Chas. Friedlander, Max Friedman, Rudolph Fries (decorator), Dr. Robt. Fulton, Chas. Gause, Libbie Gerdy, Walter Gilmarin, Rev. French Gilmore, John Glass, Jr., Frances Gornick, Benjamin Greenwood, Burr Griffin, Inez Gulick, John Guntermann.

Barton Hacker, Louis Harris (jeweler), Wm. Henkel, Wm. Henton, Jos. Hobart, Jos. Hoegerle, Harry Holmes (asst. mgr. Clevel. Arena), Philip Hovis, Rudolph Hubka (commercial artist), Jas. Irwin, Wm. Janke, Peter Kapral, Max Katz, Jos. Kidd (contractor), Amelia Kish, Jacob Klippel, John Knill, Jerry Knaus, Jos. Knuff, Jas. Jofron, Helen Lang, Jack La Taur, Conrad Ledel, Chas. Lehner, Albert Liebenauer, Harry Loeb (grocer), Chas. Lutz, Castor McCormick (foreman), Richard Marsh, Suzanna Mate, John Maxwell, John Meidt (accountant), Wm. Mentz, Albert

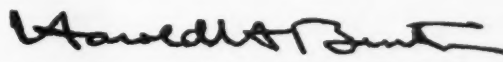
UNITED STATES SENATE

Committee on the Judiciary

I know of no greater factor contributing to the stability of a self-governing nation than the individual action of its citizens in stabilizing their personal affairs and those of their families. Life insurance is for this purpose. The premiums paid for it also provide funds for sound investment in enterprises which in turn contribute to the stability and development of the nation.

Life insurance is a form of investment through which an individual saves his money and protects himself and his family against future emergencies. He places his money, at regular intervals, in the hands of trustees who are better able than he is to judge where it is for the best interests of the nation and of himself to invest that money. It is repaid to him or to his beneficiaries when it is most needed.

The large investment in life insurance by the people of Ohio is evidence of their desire to maintain their individual independence and to provide opportunities for their children that will be equal to or greater than those which they themselves have enjoyed.



HAROLD H. BURTON

Ohio

RALPH W. HOYER, C. L. U.

General Agent

John Hancock Mutual Life Insurance Co.

9th Floor Buckeye Bldg.
42 E. Gay St.
Columbus, Ohio

berman), Leonard Phillips (commercial artist), Dana Furdum (pharmacist), John Ray (exec.), Hugh Reedy, Richard Reichel, Thos. Reynolds (exec.), Gilbert Ricketts, Barney Rosenberg.

Albert Scales, Chas. Schaad (ins.), John Sarver, Jas. Shaner, Robt. Smith, Samuel Stephenson, Henry Stewart, Philip Stone, Dr. Jacob Stout, Harry Sutherly, Mason Talbot, Chas. Tanner, John Teegardin (vice-pres. coal co.), Clarence Thompson, Oscar Thompson, Jr., Frank Townsend, Jas. Tucker, Horace Tuller, Harry Wallace, Henry Weese, Everett Whip, Francis Williamson, Vivian Winters, Dr. Roy Wolcott, Milford Yeager, Herbert Zollinger (contractor).

CUYAHOGA FALLS—\$240,000

Fred Franzman (mgr.), Wm. Jones, John Ombler.

DAYTON—\$10,790,000

Life Insurance payments averaged \$169 per family and were 50 percent of annual food sales in the city.

Over a 10 year period they equal the city's annual retail trade volume.

Over 180 Ordinary Claims
Over 778 Industrial Claims—\$157,902

Geo. Ancil, Frank Arnold, Jr., Guy Baker, Isalah Bell, Chas. Bliss, Chas. Bush, Jas. Butler (ins.), John Coffman (treas. machine co.), Virgil Cowdrey, John Dampbell, John Dilling, Philip Farley, Clarence Gaeke, Huford Hagenbach (hotel prop.), Thos. Hamer, Carol Hardesty, Howard Heald (atty.), Albert Helsley, Isaac Huffman, Silas Hughes, Nathan Jacobson, Jos. Jakab, Thos. Johnston, Hazel Landis, Jas. Leflar, John Lemmon, Hazel Leonard, Carleton Lewis, Ina McCutcheon, Jas. McGee, Haskell McGriff, Martin May, Frank O'Connor, Jas. O'Neal, Spies Pandely, Richard Patterson, Silas Pauly, Harry Poff (merchant), Archie Redden, Jacob Scharf, Clara Schneider, Christian Seifreut, John Smiley, Leslie Smith, Thos. Steele, Harvey Voris, Jas. Watler, Wm. Weaver, Eva Weldy, Chas. Whitney, Chas. Wilhelm, Jos. Wortman (atty.), Harry Zimmerman, Roger Zimpher.

DEFIANCE—\$190,000

Ronald Ball, John Deindorfer, Jr., Rudolph Hench, Edw. Hummer, Dr. John


(CONTINUED ON NEXT PAGE)

UNITED STATES SENATE

Committee on Finance

I have been very much interested in the tremendous amount of money distributed by life insurance companies. In my opinion the institution of life insurance is the most important factor in promoting thrift and security in the United States. If we are to maintain a free enterprise system, we must stimulate rather than discourage the saving of money to provide investment and capital, and we must stimulate such saving through private enterprise, based on sound actuarial principles.

The tremendous size of the payments shows how this institution provides purchasing power for millions of people who most need it, and provides it without leaning on the United States Treasury.


ROBERT A. TAFT
Ohio

Names in each town are only a partial list of claims paid during 1941.

Ohio—Continued

Reynolds, Keith Schubert, Herald Thompson, Leonard Tuttle.

DELAWARE—\$185,000

John Downing, Ella Ely, Edw. Jones.

EAST CLEVELAND—\$320,000

Louis Dickson, Lucetta Klinger, Leonard Reichart, Fred Richardson (ins.), Edwin Sharman, Jr., Clifford Ward, Carl Wideman (commercial artist).

EAST LIVERPOOL—\$391,000

Edw. Davis, Ralph Sayre, Oliver Vodrey.

ELYRIA—\$486,000

Elijah Baird, Jay Brown, Dr. Austin McKittrick, Andrew Pitman, Geo. Tyler, Samuel Winchell.

EUCLID—\$266,000

Thos. Ames, Jas. Ansley, Ralph Lattimer, Frank Mahne, Geo. Tarkanian.

FINDLAY—\$418,000

Wm. Arnold, Clinton Ballfinch (realtor), Jacob Crites, Chas. Elmore, Edwin Hetrick, Albert Smith (clergyman).

FOSTORIA—\$305,000

Over 197 Industrial Claims—\$33,521
Harold Brown, Geo. Caldwell, Chas. Connor, Chas. Covett, Earl Ebersole, Herbert Gibson, Geo. Hartley, Geo. Hosler, Harry Leonard, Michael McCormick, Frederick Miller, Louis Neiminger, Norman Paine, Cecil Rigdon, Geo. Shaffer, Marvin Silverman, Walter Snyder.

FREMONT—\$320,000

Frank Anderson, Cecil Clark, John Dalton, John Druckenmiller, Clyde Eagon, Lois Felsted, Otto Schwartz, Albert Shlesinger, Chas. Smith (contractor), Henry Thomas.

GREENVILLE—\$140,000

Edw. Benien, Adda Burns, Jesse Erisman, Edw. Goubeaux, Geo. Katzenberger (atty.), Chas. Meyer, Wm. North, Geo. Werner, Ira Wetzel.

HAMILTON—\$1,580,000

Over 200 Industrial Claims—\$40,684
Edna Bissett, Curtis Booth, Gilbert Bruce, Carlisle Coppage, Frederick Diebach (mfr.), Harry Garner, Chas. Gray, Jr., Geo. Muskopf, Wm. Nichols, Donald Ogg, Christian Reiding, Henry Rentschler (exec.), Horace Shank, Richard Timmonds, Elmer Willsey.

LAKEWOOD—\$2,320,000

Ralph Alber, Oscar Anderson, Arthur Barber (atty.), Nora Boner, Robt. Curren (atty.), Frederic Ellsasser, Oscar Gerhardt, Wm. Greathouse, John Hartle, Engr. Havin, Leif Jacobson (marine engr.), Samuel Jones, Roy Kane (exec.), Chas. Dramp, Edw. McNeeley, Alexander Meyrose, Walter Moore, Jos. Naegle (exec.), Geo. Palda (atty.), Frank Pierce, Frank Roninger, Frank Russell, Floyd Shaw, Frederick Sisson, Arthur Thayer, Wm. Thewes, Rupert Watt, Hugo Winkler, Laurena Windisch.

LANCASTER—\$395,000

Over 45 Industrial Claims—\$7,526
Dr. Geo. Beery, Emil Eichel, Winfred Himes, Homer Hedges, Jr., Geo. Pickering, Jas. Sheridan, Carl Shull, Chas. Smith, Geo. Walters.

LIMA—\$1,180,000

Over 287 Industrial Claims—\$51,577
Jessie Croft, Alice Dangler, Joe Eismone, Carl Fleming, L. Glick, Lulu Grothouse, Warren Hadley, Lizzie Humphreys, Albert Klueter, Robert Lewis, John Meihls, Gerald Morris, Michael O'Neill, Clara Peterson, John Rankin, Donald Schafer, Chas. Schnipke, Wm. Snook, Emmett Scott, Richard Stangle, Nellie Swope, Harry Walters, Miles Whiting.

LOREAIN—\$398,000

Michael Benzi, Lydia Cunningham, Wm. Day, Alfred Dietrich, Herbert Green, Leo Greulich, Maude Hendricks, Eliza Jones, Michael Kolesar, Joe Kuncil, David McCartney, Dr. Jay Mead, Mike Molnar, Rev. Adam Senger, John Stack (exec.), Laszlo Szabo, Buell Wurtsbaugh.

MANSFIELD—\$755,000

Over 222 Industrial Claims—\$47,264
John Arras, Leo Avington, Andrew Butler, Harry Carner, Frank Cyphers, Geo. Gernhardt (exec.), Carl Gertig, Charlotte Illingworth, John Kinton, Edw. Malone, Harry Massa, Paul Milo, Flo Morris, Carl Phillips, John Quay, Jacob Rahm, Clarence Rhoads, Mildred Shafer, Leon Smith, Louis Widman, Chas. Workman.

MARIETTA—\$287,000

Clement Apple, Nancy Ellis, Frank Hogan, James June, Samuel Lee, John Neuhaud, Chas. Volkwein (merchant).

MARION—\$636,000

Over 199 Industrial Claims—\$41,859
Ralph Cheney, Louise Cunningham, Guy Dalton, Milton Dickerson, Clarence Flach, Harrison Johns, Wm. Houghton (mfr.), J. Koch, Orin Kruskamp, Lowry Langley, Harry Lawrence, Ezra Liggett, Wm. Luellen, Mathew Parmer, Edw. Redding, Earl Rieger, Sam Rizzo, Ernst Rothfuss, Philip Ruehmund, Cortez Sargent, Erden Smith, Murray Snyder, Elmer Stinson.

MASSILLON—\$494,000

Clarence Bordner, Mildred Garner, Harry Humphrey, Walter Lamb, Wm. May, Frederick Oestinger, Anna Owens,



Out of every \$100 the average U. S. citizen received in income last year, \$3.10 came from life insurance.

Howard Portmann, Dr. Merly Scott, Chas. Shriver, Wm. Stolcan.

MIDDLETOWN—\$680,000

Over 338 Industrial Claims—\$77,136
Wm. Bohne, Chas. Brough, Jos. Castine, Vincent Haubert, Chas. Kraft, Ira McVey, Wilbur Palmer (judge), Clarence Schlayer, Eugene Simon, Rev. Franklin Stiles, Artemis Uradelis.

NEWARK—\$550,000

Chas. Bowman, Clyde Claggett, John Cullinan, Dr. Carl Evans, Austin Grimm, Albert Grosenborg, Roderic Jones (atty.), Elwood Kinsey, Chas. Klopp, Victor Lukasko, Elmer Martin, Max Mueller (photographer), Wm. Murphy.

NEW PHILADELPHIA—\$118,000

Rene Breting, Jas. Foutz (merchant), Carl Moore (production mgr.), Emmet Myer, Paul Phipps.

NILES—\$169,000

Lovell Calvert, Edna Elder, Rose Fagnovo, Marlin McLaughlin.

NORWOOD—\$910,000

Over 473 Industrial Claims—\$79,654
Albert Chapman, Maud Clark, Belle Craycraft, Thos. Ellis, Hamer Ertel, Wilnot Frost, Leonard Gulick, Jos. Hack, August Hassman, Harry Heman, Otto Hess, Wm. Hunt (exec.), Jas. Jarrett, Wilbur Leedam, Anthony Meyer, John Morris, Lenfrey Parsons, Cecil Reynolds, Jay Van Meter.

PAINEVILLE—\$173,000

Ellsworth Allen, Christopher Bowden, Willis Chapman (ins.), Albert Da-

vino, Fred Leibold, Norris Smith, Murray Titus.

PARMA—\$160,000

Anthony Filippone, Jas. Peterson, Edgar Reeves, Wm. Steppke.

PIQUA—\$312,000

Over 144 Industrial Claims—\$25,938
John Adlard (grain dealer), Mary Bobbs, Leo Emmert, Arthur French, Samuel Froebe, Nancy Hawley, Wm. Koester, Karl Kropp, Harry Schneyer, Roger South, Ira Wetzel.

PORTSMOUTH—\$890,000

Over 420 Industrial Claims—\$77,634
Homer Allen, Wm. Anderson, Wm. Anglin, Wm. Berling, Edw. Bolin, Paul Edgington, Jordan Graham, Jas. Hannah, John Harrison, Chas. Hood, Edw. Hood, Vernon Kaeirns, Virgil Lewis, Earl McCarthy, Clarence Massie, Don Neeper, Jasper Richards, Alfred Schirman, Clifford Shaner, Henry Sherman, Paul Snyder, Harry Vaughters, Wm. Wheeler, Clarence Whitlatch.

RAVENNA—\$240,000

Frederick Carnahan, Clarence Christman, Ella Day, Malcolm McCormick, David Stockman, Frederick Taylor.

SALEM—\$298,000

Franklin Camp, Edwin Campbell, Elmer Case, Verne Neal, Edw. Smeltz.

SANDUSKY—\$615,000

Over 196 Industrial Claims—\$47,122
Donald Borchardt, Byron Eager, Leo Gerhart, Jos. Harbrecht (exec. paper co.), Chas. Hassenplus, Mildred Hoffmann, Norman Kurtz, John Mack (publisher), Stanley Malosky, John Marshall, Thos. O'Hara, Wm. Richardson, Ameal Siegel, Donald Sharpe, Arthur Stahl (vice-pres. dairy co.), Wm. Steele, Rollo Struble, Wm. Theobald, Marina Walker, Chas. Zilka.

SHAKER HEIGHTS—\$2,210,000

Wilbert Austin (exec.), Wm. Davis (merchant), Robt. Farrington, Edw. Goldsward, Peter Kilroy, Nicola Riviotto, Dr. Jas. Seids, John Shull (auditor), Helen Wilson, John Works (mgr.).

SIDNEY—\$140,000

Fred Andrews, Harry Bennett (broker), Samuel Clevenger, Alfred Getz (exec.), Harry Rhoads, Laurence Wilt.

SPRINGFIELD—\$2,325,000

Over 454 Industrial Claims—\$92,893
Chas. Andrews, Grace Blawett, Albert Cotes, Carl Elsea, Allen Harbaugh (ins.), John Hauke, Andrew Hellmuth, Wm. Holden, Dr. Clement Jones, Howard Littleton (exec.), Geo. McCann (drug-gist), Jas. McKenzie, Frederick Mecklen-gorg, Chas. Mitchell, Howard Moore, Ralph Patterson, Israel Sault, Chas. Sayers, Edw. Sheehan (exec.), Katherine Schiely, Angela Schutte, David Sheila-barger, Harry Skardon, Geo. Sroufe, Dr. Louis Syman, Jacob Zieger.

STUEBENVILLE—\$867,000

Over 272 Industrial Claims—\$53,517
Jas. Cleary, Ralph Cohen (atty.), Selma Dyer, Wm. Fithen, Wm. Furnival, Jos. Ludwig, Roy Merryman (atty.), Arthur Powell, Ray Ryer, Jas. Thompson.

TIFFIN—\$379,000

Betty Edwards, Jos. Ewald, John Feigelist, Edw. Flechtner, Erney Good, Richard Rider, Jos. Steinmetz, Isaac Suffecool, Arthur Unger, Robt. VanOsdol, Edw. Wolf, Frank Wolfe.

TOLEDO—\$10,265,000

Life insurance payments averaged \$127 per family and were 45 percent of annual food sales in the city.

They represent 26 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 13 year period equal the city's annual retail trade volume and over a 4 year period equal the total savings bank deposits in the city.

Over 310 Ordinary Claims

Over 798 Industrial Claims—\$179,238
Jas. Allan, Lemuel Bacom, Barney Baker, Emma Bamesberger, John Banting (exec.), Maud Bartelle, David Bauer, Eileen Baumgartner, Rollin Black, Elmer Blank, Ray Bixby, Chas. Buck, Chas. Burt, Eva Burt, Celia Cable, Arthur Chase, Dr. Dorman Clarke, Harold Collins, Peter Curtin, Frank Czolgosz, Wm. Davis, Jas. Degnan, Lena Dehring, Constans Demetry (clergyman), Eusebius Dodge, Herbert Dreher, Claude Egbert, Harry Eichler, Robt. Farber, John Foth (funeral dir.), Wellington Fox, Edna Gable, Jay Gifford, Edw. Grimm, Martha Hahn, Ewald Hamann (tailor), Thos. Hamer, Nora Hamilton, Gottfried Happ, Raymond Harris, Chas. Havilans, Denzil Hawk, Wm. Hayes, Robt. Heltebrake, Harvey Hirt, Loretta Hite, Jas. Hodge, Chas. Huntington, Adolph Jablinski (engr.), Edw. Jordan, Jas. June, Herman Kander, Balint Karolyi, Dr. Orville Kimbell, Rolla Kirk, Chas. Koerber, Edmund Krause, John Lambakals, Geo. Laughton (clergyman), Gilson Light, Paul Loesser (druggist), Adam Lutz, Donald MacLaren, Murray McGonigle, Geo. Mair, Henrietta Mallett, Ralph Mallett, Frank Maxwell, Wm. Meyer, Russell Morse, Geo. Myers, Loyd Neville, Agnes O'Connor, Geo. Oravetz, John Polus, John Rang, Ernest Reinhart, Geo. Reischach, Gibbons Reynolds, Fred Rickard, Lewis Riebel, Chas. Ringman, John Rommel, Louis Rosenbaum.

Burton Sage, Edwin Scharberger, Walter Schroeder, Frank Seger, Geo. Seiss (mfr.), Geo. Senn (ins.), Wm. Shors, Frank Sielken, Abraham Smith, Fred Smith, Raymond Smith, Jacob Steck, Frank Steele (grocer), Jas. Sterling, John Tietmeyer, Chas. Vadas, Myron Womer, Wm. Warnke (plumber), Lester Wilhelm, Ralph Winans, Walter Woodman.

TROY—\$164,000

Edwin Edgar, Leonard Harvey (atty.), David Hennessey, Horace Tenney.

WARREN—\$620,000

Wm. Birrell, Frank Bright, Nicholas Dontas, Mary Huntington, Robt. Lamson, Lynn McPherson, Chas. Portz, Albert Smith, Geo. Taylor.

WASHINGTON, C. H.—\$188,000

Frank Conner, Cornet Lloyd (merchant), Milton Panzlau (mgr.), Frank Pastors, Robt. Turnipseed.

WOOSTER—\$208,000

Rev. Geo. Beeman, Mary Funk, Wm. Gray, Chas. Langell (contractor).

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1941.

Ohio—Continued

Harvey Maize, John Myers (banker), Samuel Nesbitt, Robt. Park, Rupert Wilgus.

YOUNGSTOWN—\$4,877,000

Life insurance payments averaged \$125 per family and were 36 percent of annual food sales in the city.

They represent 17 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 16 year period equal the city's annual retail trade volume and over a 13 year period equal the total savings bank deposits in the city.

Over 112 Ordinary Claims

Over 515 Industrial Claims—\$135,617

Raymond Anderson, Carl Austin, Geo. Baker, John Beede, Eric Bennett, Lawrence Berndt, Alvin Brown, Frederick Brown (auditor), Richard Collins, Stephen Connor, Wm. Corrigan, Chas. Dallof, Robt. Darrow, Richard Davis, Albert Demy, Sara Farrell, Chas. Fisher, Florence Ford, Clemence Freisen, Henry Gerst (contractor), Henry Goldstein, Hyman Greenblatt (grocer), Wm. Harris, Wm. Hawk, Jessie Hazel, John Hewlett (funeral dir.), Geo. Hitchcock, Albin Holberson, Frederic Isaman, John Jessup (exec.), Theodore Johnson (atty.), Thos. Jones, John Kiefer, Albert Kneubehl (foreman), Harry Langley, Julius Lentz, Arthur McKee, Albert Morsbach (mgr.), John Murphy, Obadiah Myers, David Nieman (atty.), John Rafty, Earl Raysor (sales mgr.), Margaret Redmond, Sam Roth, Matthew Savage, Julia Sennyk, Samuel Simonton, Anthony Sinkovich, Demorandy Stephens, Chas. Stillson (ins.), Elmer Szekeres, Carmel Thomas, Richard Thomas, Emlin Thorne (foreman), Thelma Ward, Eva Young.

ZANESVILLE—\$1,282,000

Over 533 Industrial Claims—\$103,126

John Ballou, Leo Basehart, Halle Berry, Roland Galliher, Geo. Guthrie (exec.), Jesse Hall, Myrtle Hall, Guy Hamilton, Harry Hamilton, Ralph Harden, John Hivnor, Rosewell Johnson, Ebbie Landerman, Clarence McBride, Wm. Nowell, Wilmer Pollock, Chas. Prose, Harold Roberts, Ruth Ryan, Myrtle Tandy, Wm. Wietelmann, Thos. Williams, Paul Wilson, Wickham Winter.

OTHER OHIO TOWNS—\$13,100,000 (Partial List)

●Ada: Rev. D. Bailey, L. Fisher, C. Hesser, C. Moore, L. Pennmire, Amherst: W. Gwiazda, E. Hasenflug, E. Knapp—Antwerp: E. Federspiel, Mae Jacobs, Arcanum: J. Hawes, Archbold: Dr. H. Brown, Ashville: W. Powell, Avon: N. Sorger, Avon Lake: R. Morrison, T. Vollman, ●Baltimore: W. Sands, Barnesville: Cora Hall, G. Hilles, D. Polmatier, Batavia: E. Patchell, Bay Village: F. Fowler, L. Larkin, Wm. Schuler, Bedford: Dr. St. Burlage, H. Krauss, S. Pennock, C. Steele, G. Wolfe, A. Yusko, Bellevue: Emma Boehler, J. Keiner (mgr.), C. Witt, Berea: J. Scheuerman, Bethel: Mary Benz, Bethesda: H. Armstrong, E. Platt, Bexley: C. Gardner, L. Raether, Bluffton: A. Faze, Bolivar: R. Numbers, Bowersville: K. Johnston, ●Bowling Green: C. Pettys, F. Sommers, J. Taylor, L. Tyrrell, Bradford: Ethel Bennett, Bremen: H. Scholl, Bridgeport: L. Lannon, G. Niapas, G. Seibert, C. Simacek, Over 6 Industrial Claims—\$3,707, Brookfield: W. McRoberts, Brooklyn: A. Neubauer, Bryan: A. Dewees, J. Douty, E. Obermyer, M. Scott, M. Smith

●Campbell: A. Lukovsky, J. Stone, Canfield: W. McKechnie, Carey: G. Bish, A. Domico, Celina: F. Mersman, Beatrice Pulskamp, J. Schmitt, Cheshire: J. Schneider, Circleville: D. Pickens, Hervey Sweeney, J. Trimmer, Clarksville: C. McGowan, Cleves: Edna Bolender, Coldwater: R. Laux, J. Willhoff, Columbiana: J. Barrow, L. Fisher, C. Frau, Columbus Grove: A. Bogart, T. Downey, W. Johnston, Virgil Miller, Conneaut: Matt Anderson, L. Brown, W. Wilson, Continental: J. Friend, Convoys: C. Etzler, C. Horine, W. Reidenbach, Cortland: L. Larsen, Coshocton: C. Clemens, L. Leonard (exec.), C. Neldon, S. Richcreek, Crestline: I. Huber, Creston: Dr. V. Allen, E. Bosler, W. Steele.

●Delphos: J. Gerdeman, C. Lehmann, C. Leilich, Delta: P. Nugent, Estel Sirdel, B. Woldott, Dover: H. Dell, Dr. S. Marshall, Dr. K. Shawker, Sr., Emma Stalder, Doylestown: J. Backman, P. Kormanyos, Dresden: E. Welsh, ●E. Palestine: R. Taggart, Eaton: Rev. W. Beachler, Edgerton: M. Enterman, Luella Heston, G. Slater, A. Snyder, Eldorado: C. Keckler, A. McClure, ●Fairport Harbor: S. Hakola, J. Juhasz, Anna Karplak, J. Molnar, Julia Orosz, S. Vargo, ●Flushing: W. Merritt, Forest: E. Albert, C. Buess, W. Case, L. Conklin (realtor), E. Flowers, W. Mapletoft, Harold Poorman, Fort Recovery: W. Fisher, J. Steinbruner, C. Watkins, Franklin: Sallie Matheny, L. Thoms, Fredricktown: C. Fry.

●Gallion: Rev. J. Albrecht, Ruth Cotsmire, Martha Koon, F. Unckrich, J. Winters (realtor), Gallipolis: A. Anne Evans, Edw. Evans, F. Hanson, G. Pow-

AN INSURANCE EPIC!

By FRANK VESSER

Midwestern Manager Reliance Life, St. Louis

I can see him now—an old man past the Biblical allotment of three score and ten as he fumbles through his safe deposit box. His fingers tremble as he lifts some \$100,000 in worthless stocks and bonds from the little steel box where he had left them, secure against that certain day when he would need them for security in old age!

Here was some mining stock—and how well he remembered, no doubt, the glib lipped, nattily dressed salesman who had pictured to him fabulous wealth to be made in investments in the "gold" of "them thar hills." Here was stock of a defunct bank. Here were bonds and stocks of once thriving corporations in which he had invested—and so thought he had invested wisely. But the dreams he had once had of financial security, come what may in a topsyturvy world, were dashed into nothingness as he looked out upon the world that day in 1931 and thought how ill the Gods of fate had played their hands against him—he who thought he had planned so wisely and so well; he, who during many years had been a very successful business man. But the depression had overtaken him—overtaken him at that sad stage of life when he was an old man, and had no longer the strong body and the lion heart of youth.

Reluctant to Be Burden

His relatives were reluctant to assist him, and being a wise man and one with pride he did not wish to live out his remaining years a burden to those who had known him for his fine business acumen—his ability to plan and see ahead.

For obvious reasons we shall call him "Mr. X," and we shall call his nephew, who called at my office one day to discuss his uncle's sad predicament, "Mr. J."

"You know my uncle, Mr. X," declared "Mr. J." one day as he came to my office with a grim look of desperation on his face.

"Certainly I do," I replied, "What's up?"

"Oh, nothing more or less than the fact that he is wiped out. His earnings of a life-time which he put into countless stocks and bonds valued when they were bought at close to \$100,000 are today worth no more than the ink and paper which went into their printing."

Asks About Insurance

"Are there any insurance policies among that bunch of stocks and bonds in the deposit box?" I inquired.

Mr. J's face lit up. The reply came spontaneously, "By Jove, I believe there are!" he exclaimed.

"Bring the papers here to my office and we will go over them; maybe there is something of value where you at first thought there was nothing."

He did, and there amidst innumerable

stocks and bonds was a \$10,000 policy, which had since lapsed, and which had been bought by Mr. X out of pure philanthropy to help a struggling life insurance agent.

"But it is worthless," declared Mr. J. "It lapsed some time ago."

"Maybe that's where you are wrong," I replied, and then carefully examined the policy.

Entitled to \$36 a Month

"Mr. X," I went on to say to his nephew, "is entitled to \$36.51 per month as long as he lives."

The nephew looked amazed. The words which came to his lips come back to me time and time again as I think of life insurance and the part it plays in the daily lives of people.

"My, that will make the old man feel great. It will be like getting a new opportunity. God pitched out a life line this time if He ever did."

The old gentleman found an unpretentious room in an inexpensive quarter of the city. He had money left after paying his small living expenses for a few small enjoyments of life, and it did in a great measure make him independent—even more so, no doubt, than he was when he was in "the big money" and was buying stocks and bonds of all sorts and kinds which he had hoped would be a bulwark against the hard days that might lie ahead.

Check Arrives Each Month

From August, 1933, to August, 1941, when he passed on, there arrived each month with clock-like regularity a check from his life insurance company.

This incident only serves to prove how often in life the gilt-edged securities which we feel will never depreciate in value become poor assets when stock markets crash, and depressions envelop the world. And how poor their showing is against that greater security—life insurance—when put to the acid test.

Mr. X has passed on, but in his passing and in the last eight years of his life, there was lived each day as fine a tribute to life insurance as I have ever known. In his last years he was "Mr. X" with all of the proud dignity of his former self because he could walk down the street with his bills paid, and no man his master. Had it not been for this purchase of a \$10,000 life insurance policy, bought out of a philanthropic heart more to help an agent than to help himself, he might have been in his last days just "Old Man X," perhaps shunned by his friends, penniless and unwanted.

And so I often think of Mr. X and the part life insurance played in his later years—years which found him mellowed and serene because of that hidden-away and no doubt forgotten policy in a safe deposit box. For Mr. X it made sunshine, where otherwise there might have been only shadows.

Such epics as these keep us all on the job, because we never know when we might be talking once again to a "Mr. X." We may quite often be throwing out one of God's life lines!

Horn. ●Kent: Mary Fabish, H. Horning, P. Schmitt, C. Smith, Kenton: Nettie Douglass, C. Elsasser, W. Kraus (jeweler), O. Laughrey, E. McFarland, C. Osburn, H. Reed, Rev. T. Roberts, Kinsman: P. Fobes, ●LaGrange: T. McQuiston, Lebanon: Cora Hartsock, Z. Retallick, Leipsic: J. Ensmann, H. Martin, Liberty Center: C. Bowers, Lisbon: G. Eells, M. Farmer, Lockland: Dr. C. Thompson, Lodi: B. Starbird, Logan: C. Clark, J. Lahaut, A. Moore, C. Smith, London: J. Cunningham, Ella Dunn, H. Dwyer, C. Wilson, Loudonville: J. Byers, R. Workman, Lynchburg: E. Dumevil.

●Martin's Ferry: L. Kane (banker), Marysville: F. Devine, L. Murray, Maumee: A. Colter, P. Dennis, Grace Gossens, Thelma Wilkinson, Mechanicsburg: W. Lovelless, H. Moore, E. Smith, Medina: G. Denton (editor), F. Rakestraw (realtor), Metamora: P. Doyle, Middleport: O. Stout, Milford: F. Wuenker, Millersburg: Blanche Berry, J. Devore, Minerva: Eva Biggins, Jennie Phillips, Cora Thomas, Minster: H.

Frierott, E. Gaier, J. Halsema, Montpelier: I. Temple, Mt. Gilead: A. Baker, F. Dalrymple, Clinton Higgins, T. Hopes, H. Johnstone, E. Pollack, Mt. Healthy: G. Felss, Mt. Orab: Jessie Purkis, Mt. Sterling: B. Renick, G. Wade, Mt. Vernon: L. Culbertson, A. Petterson (civil engr.), Mt. Victory: Dr. M. Boone.

●Napoleon: Adah Dunbar, Frieda Gisler, D. Heckler, W. Lemert, M. Richmond, E. Shuler, G. Strouse (ins.), J. Willier, Navarre: G. Bixler, F. Goodman, J. Wagner, Nelsonville: S. Lancaster, D. Wallace, New Boston: R. Riggs, New Bremen: W. Tangemann, Newcomerstown: H. Decker, W. Peck, New Concord: R. Daugherty, W. Gibson, W. Rankin, New Knoxville: E. Eversman, W. Settlege, New Lexington: W. Mason, New Richmond: J. Bettie, G. Weir, New Washington: W. Kanney, H. Krebs, North Baltimore: Mary Fowles (librarian), North Bend: Frances Minges, North Canton: R. Frank, J. Harpold, North Olmsted: A. Potter, Dr. R. Houser, Norwalk: W. Pratt, ●Oak Harbor: H. Mylander, Oak Hill: R. Johnson, E. Thomas, Oerlin: F. Stevens, Olmstead: A. Eldred, Orrville: C. Fetzer (engr.), L. Kinney, N. McAfee, Osborn: A. Jones, W. Morris, Ottawa: I. Hovest, H. Moening, Otway: Lula Bechtel, F. Williamson, Oxford: J. Bowman, A. Gates, L. Wulle, ●Pataskala: J. Goll, J. Krehbiel (mgr.), B. Ooley, Paulding: J. Walley (mgr.), Perryburg: E. King, H. Kirchhoff, C. MacCoy, Dr. A. Ossege, Pinedmont: O. Kirk, Pittsburg: O. Henninger, Poland: J. Fox, W. Bower, Pomeroy: F. Mees, Port Clinton: D. Bell, Portland: J. Mackie (exec.), Quaker City: R. Gibson, Ruthmary James, Quincy: F. Detrick, Raymond: J. Phipps, Jr., Richwood: F. Porter, C. Rush, Ripley: J. Richardson, Rocky River: C. Arnot, G. Attig, C. Berthold, Jeanette Congdon, Ella Kocherha, H. Madison (exec.) D. Reed (ins.).

●Sabina: I. Eckle, H. Littleton, St. Clairsville: J. McFarland, O. Moses, M. Simonson, St. Henry: E. Borger, Minnie Wells, St. Johns: O. Rader, St. Marys: R. Hollman, A. Wieser, St. Paris: C. Kizer, W. Smith, Seven Mile: E. Brown, Shaker Heights: L. Whitman (contractor), Shelby: H. Stock, Shiloh: E. Strimple, Smithfield: J. Elliot, Somerton: W. Hagan, South Charleston: H. Nelson (ins.), South Euclid: C. Stoff, Spencer: V. Mantz, C. Packard, Spencerville: G. Schosker, Spring Valley: R. Alexander, H. Walton, Stillwater: A. Hoeller, Struthers: Ada Gosnell, Margaret Marketa, M. Meek, Sugar Grove: B. Byers, Sunbury: A. Nuckles, Swanton: Donna Allen, H. Buckenmeyer, G. McQuillin (ins.).

●Thornville: J. Cooper, O. Letherman, Emma Mechling, R. Reid, Tippecanoe City: S. Bechtolt, T. Ervin, C. Puterbaugh, Trotwood: Alma Denlinger, Alva Gump, ●Upper Arlington: H. Haines, Jr., E. Bardon, Upper Sandusky: R. Gottfried, Urbana: V. Epley, M. Ireland (grocer), Utica: R. Smith, Valley City: G. Schmidt, Vanadalla: H. Smith, Van Wert: Mable Harrow, D. Stetler, Sr., Versailles: J. Hough, Wadsworth: R. Williams, Wakeman: C. Clark, Sr., A. Glime, G. Haskins, Waldo: J. Washburn, Wapakoneta: O. Boesel, Marjoria Menges, Mary Velt.

(CONTINUED ON NEXT PAGE)

Widow and Children Are Secured by \$1543 Payments

Two policies issued Sept. 14, 1927 on the five year term plan for a total face amount of \$20,000. Also two policies issued June 23, 1928 on the endowment at age 65 plan for a total of \$20,000, became a claim at the death of the insured Oct. 23, 1929.

The four policies totaling \$40,000 provided for payment of premiums amounting to \$673.30 annually. When these policies became a claim a total of \$1,543.30 had been paid by the insured.

The policies provided for income payments to the members of his family. On February 28, 1930, the widow of the deceased received her first monthly income check amounting to \$138.54, with a contract providing payments in the same amount on the 28th day of each month thereafter during her lifetime, with a guarantee that should her death occur before the monthly payments she has received total \$35,000, the difference should be paid in one sum to her children. To date she has received 107 payments totaling \$14,823.78. The beneficiary is now 39 years old and may expect to live a healthy normal life.

In addition to the above, this insurance provided to one son, 151 monthly installments of \$20.43 each and to another son 195 monthly installments of \$16.78 each.

Premiums paid\$1,543.30

Benefits paid to date19,805.25

Benefits unpaidUnlimited

Names in each town are only a partial list of claims paid during 1941.

Ohio—Continued

Wauseon: M. Batdorf, C. Dudley, R. Himrod, Margaret Robinson.—Waynesburg: W. Maddrell (mfr.).—Waynesville: C. Hess.—Wellington: E. Manning.—Wellsville: R. Mick, C. Stern.—Westerly: W. Kline.—W. Jefferson: W. Hughes.—W. Liberty: W. Dille (realtor).—W. Manchester: C. Gauch, Lillian Rankin, W. Robson.—W. Salem: R. Essick, C. Marti.—W. Union: R. Scott.—Wheelerburg: V. White.—Willoughby: J. Gillette E. Thomas.—Wilmington: C. Henry, C. Quinn.—Windsor: C. Klein.—Woodsfield: Grace Johnston.—Worthington: W. Spafford. ●Xenia: T. Zell (real estate mgr.). ●Yellow Springs: W. Lacey, Grace Robinson.—Yorkville: J. Gemelos.

INDIANA

Total Payments \$59,000,000
Rank in Payments 12th
Rank in Population 12th
Payments Per Capita \$17.20
Ratio to National Per Capita Insurance Payment801

Ordinary life insurance in force \$1,889,556,000 on 1,042,801 policies or \$551 per capita. Average size of policy in force \$1,812, average new policy sold in 1941 \$1,725; volume sold \$180,064,000.

The \$59,000,000 in life insurance money paid to residents of Indiana during 1941



was almost double the \$30,956,468 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$2,778,322 in P. W. A. grants, was three times the federal agricultural adjustment program payments of \$19,214,743 and over four times the \$12,835,270 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were more than the \$53,270,594 in income and excess profits taxes collected in Indiana and were almost one-sixth the \$379,464,000 cash income from farm products.

(For towns with fewer claims see end of list)

ANDERSON—\$661,000

Over 319 Industrial Claims—\$55,454
Joseph Auten, James Backaus, Florence Ballard, Donald Batton, Henry Cleveland, Seymour Coffman, Ota Dalley, Janet Druley, Don Eckelberry, Bert Ferguson, John Goff, Harry Gossett, Thos. Green, Lucian Gurley, Blanchard Horne, John McClintock, Mary Mansfield, Jesse Perrin, Charles Planck, Paul Roberts, Ellisha Sanders, Harry Shuman, Oliver Snell.

BEDFORD—\$217,000

Over 18 Industrial Claims—\$7,388
Joseph Evans, Gilbert Hawkins, Willard Maish, Fred Quackenbush, Wm. Owens.

BLOOMINGTON—\$314,000

Ida Bender, Jennings Chestnut, Raymond Kenaker, Reginald Stull (v. p. First Natl. Bk.), Howard Tourner.

Names in each town are only a partial list of claims paid during 1941.

BRAZIL—\$70,000

Wm. Roberts, V. Sommers, Mary Wood.

COLUMBUS—\$144,000

Over 206 Industrial Claims—\$39,110
Marshal Lowe, John Moyer, Charles Watson, Harry Way (executive).

CONNEERSVILLE—\$95,000

Charles Fay, James McClanahan, Calvin Murphy, Wm. Nash, Harry Porter, Theodore Sellers.

CRAWFORDSVILLE—\$90,000

Daniel Jones, Ingram Mallory, John Snyder.

EAST CHICAGO—\$898,000

Alex Babin, Lewellyn Bennett, Margaret Diamond, Mike Dragomir, Martha Gawlikowska, Albert Given (executive), Ottaway Greene, Wm. Johnson, Eugene Jones, George Kendall, Peter Lipus, Anna Nagy, Charles Nassau, Irene Orban, Frank Ragenoski, Martin Sambor, Stanley Shaffer, Roza Szanatz, Dolphia White, Stanislaw Ziembra.

ELKHART—\$438,000

Harry Barker, Naomi Cleveland, Lewis Corpe, Sr., Clarence Cullip, Gordon Day, Perry Grieb, Emil Kuespert (jeweler), David Martin, Louis Propp, Claude Sherwood, Harry Spangle, Edgar Stuckman, Winnifred Thompson, Albert Voras, Charles Weatherhead.

EVANSVILLE—\$2,665,000

Life insurance payments averaged \$96 per family and were 33 percent of annual food sales in the city.

They represent 17 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 16½ year period equal the city's annual retail trade volume and over a 9 year period equal the total savings bank deposits in the city.

Over 84 Ordinary Claims
Over 555 Industrial Claims—\$113,162
CLAIMS BY AMOUNTS:

1—\$50,000 or over
2—25,000 to \$50,000
8—10,000 to 25,000
10—5,000 to 10,000
19—3,000 to 5,000
19—2,000; 25—1,000

Ila Almon, Cyril Brescher, Arthur Bruner, Edwin Donner, Carl Ellspermann, Edward Emrich, Louis Fritz, Joseph Gabel (contractor), Dr. Charles Hartloff, Lena Hassler, Otto Hausserman, Elmer Huey, Oscar Jensen, Louis Keifer, Wm. Kriemeyer, Daniel McClary, Frederick Miller, Frederick Niednagel, Friend Newman, Ben Niles, Bernhard Noetting, Lester Schweckart, Arnold Simmons, Ben Sherman, Ollie Southwood, Harold Steele, Maurice Sturtevant, Phillip Suess, Wm. Vickery (retired), Ansel Wallace, Frank Wheelless, Norman Whitehouse (ins.), Joseph Winter (druggist), Charles Wolfkin.

FORT WAYNE—\$3,852,000

Life insurance payments averaged \$131 per family and were 43 percent of annual food sales in the city.

Over a 14 year period they equal the city's annual retail trade volume.

Over 137 Ordinary Claims
Over 349 Industrial Claims—\$63,206

1—\$250,000 or over
2—100,000 to \$250,000
2—50,000 to 100,000
3—25,000 to 50,000
15—10,000 to 25,000
9—5,000 to 10,000
29—3,000 to 5,000
21—2,000; 56—1,000

Voil Anders, Jason Archbold, Louis Berkowitz, Max Brand, Fred Brase, Mary Buchanan, Charles Cline, Frederick Cook, Wm. Eggeman, Edmund Ehrmann, Guy Gamble, Marion Gant, Colette Gardner, Frank Gilmarin, Paul Grim, Harry Haight, Harold Hatfield, Henry Heine, Charles Herzer, Richard Hille, Edward Huth, John Joker, George Klaving, Charles Knake, Wm. Kuhnmuenech, Walter Leonard, Wm. Lowry, Joseph McClure, Patrick McDonald, Daniel McKinzie, Robert Meyer, Peter Morganthaler, Kenneth Morrison, Harry Mumma, John Neeb, Charles Neff, Charles Niezer, Wm. Noll, Chester Pearson, Henry Peters, George Philipp, Wm. Rastetter (pres. Louis Rastetter & Sons), Arthur Rammel, Charles Reynolds, Sylvester Reynolds, Henry Rockhill, Wm. Rodenbeck, Arthur Rose, Ralph Rose, Frank Ruppert, S. Ryder, Frank Safford, Claude Savage, Herman Scherer, Sr., John Schmoll, John Scott, Fred Shumm, Wm. Simon, Henry Simon, Otto Smith, Jr., Charles Soest, Earl Spiker, Leonard Tomkinson, Grigore Tsouloff, Joseph Weinraub, Dr. Wm. Williamson, Dennis Wolff, Raymond Woolver (executive), Elmer Zingrebe.

FRANKFORT—\$510,000

Charles Aughe (druggist), Lucy Bond, John Brock, Alex Campbell, Richard Carter, Edwin Everman, Clifton Irwin, Ralph Kemp, Richard McIntire, Nathan Mattox, Wm. Mauch, A. Mendenhall, Thos. Ryan (atty.).

GARY—\$1,625,000

Life insurance payments averaged \$59 per family and were 23 percent of annual food sales in the city.

Over a 25 year period they equal the city's annual retail trade volume and

over a 5½ year period equal the total savings bank deposits in the city.

Over 58 Ordinary Claims

Over 349 Industrial Claims—\$107,955

Calvin Atchison, Rose Babich, Joseph Barmuta, Wm. Burns, Smiles Butkovich, Gustaf Charlson, Walter Danks, Louie Delardos, Jacob Eckert, Vasil Feczko, John Frozik, Joseph Gulban, John Hallo, Wm. Hammer, Harry Hardy, Joseph Hay, John Howell, Owen Hurley, Francis Karn, Andrew Kormos, Michael Maris, Ella Nergis, Henry Newman, Charles Price, Fred Robbins, Mike Sarris, John Saxun, Elsie Scott, Fern Sewell, Walter Smith, Thos. Staven, Joe Szyszkowski, Joseph Tabis, Wm. Trapp, Jasper Vasile, Simica Vucelic, Mary Wajewoda, Elizabeth Weeks, Birch Williams, Jacob Zwingalis.

HAMMOND—\$1,155,000

Over 58 Ordinary Claims

Over 185 Industrial Claims—\$49,361

Bertha Adelsperger, Henry Beckman, Michael Berkowicz, John Cleland, Wm. Crawford, Edward Dedelow, Michael Dywan, Stephen Fenes, Sr., Frances Fugan, Gladys Hein, Olga Horvath, Alexander Katona, Geo. Kissmaul, Viktor Kocur, Adam Latus, Jay Learned, Matilda Lewis, Walter Markert, Ivon Mattson, Fred Miller, Michael Quint, John Ragelis, Andrew Rohn, Marcel Romanski, Wm. Ruark, Emmet Ryan, Martin Sambor, Orron Scurlock, Wm. Sheffele, Juro Stancik, Dr. Hugh White, Emma Wilson, Paul Zygmunt.

HUNTINGTON—\$230,000

Robert Davis, Marion Miller, Wilbur Snider, Louis Trixler.

INDIANAPOLIS—\$16,975,000

Life insurance payments averaged \$172 per family and were 59 percent of annual food sales in the city.

They represent 38 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over an 11 year period equal the city's annual retail trade volume.

Over 349 Ordinary Claims
Over 1,333 Industrial Claims—\$287,472

CLAIMS BY AMOUNTS:

1—\$500,000 or over
7—100,000 to \$250,000
7—50,000 to 100,000
13—25,000 to 50,000
36—10,000 to 25,000
39—5,000 to 10,000
58—3,000 to 5,000
58—2,000; 130—\$1,000

Dr. H. Adams, Roval Armstrong, Walter Arnold, John Aufderheide (broker), Clarence Ayres, Fred Bailey, Arthur Ballinger, Angie Barnhill, Dwight Bartholomew, Richard Borror, Harry Borst (druggist), James Bowen, Garner Bramwood, Christian Brehob, Lawrence

Bridges, Wm. Bridwell, Fielden Brooks, Samuel Brown, Fred Butler, Dallas Campbell, Alexander Cavins (atty.), Charles Chesebrough, Harry Chomel, Lee Cobby, Stuart Coulter (atty.), Wm. Davidson, Walter Denton, Berkley Duck (exec.), Walker Dunson (pres. Dunson Mills), Bayard Ertwistle, John Eveleth, Harry Finney, John Folger, Clifford Foote, George Francis, Carl Franke, Louis Galer, Marion Gilworth, Wilson Godfrey, A. Green, Adam Grosskopf, Leroy Grubb, Philpina Grunewald.

John Hale, Louis Hammerman, Sidney Hardy, Roy Hartz, Joseph Healey, Frank Hegarty, Frank Herman, Byron Hockensmith, Basil Holmes, Shirley Hunsaker, Riley Hunt, Herbert Hussey, Howard Jenkins, Leslie Jones, Edgar Joseph, Isaac Kahn (exec.), Charles Karabell (judge), Wm. Kershner (ins.), Martha Kraft, John Leigebier, Barney McCoy, Lockwood McCoy, John Macy, Livingston Manker (dentist), Cliff Meier, Alfred Meloy, Wm. Miles, Wm. Miller, Lavier Milstead, Clothilde Mitchell, Gilbert Moffitt, Fred Moore, Rev. Charles Neidigh, Charles Obold, Wiley Osborn (capt. fire dept.), Blanche Osborne, Orlando Palmer, Ralph Patterson, Willis Pulliam, Fred Reed, Franklin Reid, Wm. Reimer, Wm. Richardson, Wm. Rinehart, Michael Roach, Arthur Ross, Henry Rosner, Claire Ross, John Ross, Frank Roth, Homer Ruhl, Carl Rush, Louis Rutan.

Albert Sahm, Harold Scott, Robert Scrogin, Mathias Selb, Everett Simmons, Richard Slaughter, Robert Smelser, Franklin Smith, Guy Smith, Walter Smith, Charles Sommers, Geo. Sparks, Thos. Spiller, John Sprague, Chas. Steele, Josiah Stipher, Joseph Stokes, Lester Strickler, Joseph Swift, Theodore Tansy, Lafayette Thorpe, Robert Tucker (journalist), Wm. Wall, Emmet Ward, Harry Warner, Mae Whipple, Erman Williamson, Thelma Williams, Geo. Wilson (ins.), Myla Wilson, Arthur Wright, Nathaniel York (retired), Henry Young, Lewis Zander.

JEFFERSONVILLE—\$70,000

Wm. Davis (contractor), Isaac Phipps, Charles Reed.

KOKOMO—\$264,000

Over 24 Industrial Claims—\$6,047
Herbert Ash, Laurin Bishop (atty.), Joseph Cripe (atty.), Harry Gerhart, Orville Jefferson, Albert Kerkhoff, Addis McGlone, Charles Moore, Charles Percy, Elbert Saul, John Starkey, Samuel Webster.

LAFAYETTE—\$420,000

Over 253 Industrial Claims—\$52,874
James Bradshaw, Addie Braly, Oscar Chenoweth, Ambrose Clancy, Fred Dennis, Frederick Klein, Charles Mikels, Guy Moore, Margaret Pfammer, Dr.

(CONTINUED ON NEXT PAGE)



35th Annual Statement PEOPLES LIFE INSURANCE COMPANY Frankfort, Indiana

For Year Ending December 31, 1941

ASSETS

First Mortgage Loans on Real Estate.....	\$ 5,102,238.06
Real Estate including Home Office Building.....	264,547.64
Real Estate Sold Under Contract.....	340,797.09
Loans on Company Policies.....	1,878,192.24
Bonds — Government, Municipal, Public Utility & Railroad.....	2,352,402.40
Stocks—Common and Preferred.....	263,372.50
Cash in Banks.....	1,012,222.27
Interest Due and Accrued.....	89,098.47
Net Outstanding Premiums.....	250,876.32
All Other Assets.....	5,373.10
Total Admitted Assets.....	\$11,559,120.69

LIABILITIES

Reserve on Policies.....	\$ 9,837,333.62
Reserve for Losses, No Proofs Received.....	42,031.00
Premiums and Interest, Paid in Advance.....	80,290.70
Reserve for Taxes.....	46,757.28
Reserve for Trust Funds.....	249,503.16
Reserve for Coupons and Dividends.....	215,275.57
Contingency Reserve for Losses & Depreciation.....	346,932.44
All Other Liabilities.....	40,996.92
Total Liabilities.....	\$10,859,120.69
Capital Stock.....	300,000.00
Surplus Unassigned.....	400,000.00
Total.....	\$11,559,120.69
Total Admitted Assets.....	\$11,559,120.69
Insurance in Force.....	56,947,965.00
New Business Written During the Year.....	8,888,353.00
Paid to Policyholders and Beneficiaries Since Organization.....	\$13,093,232.00

PEOPLES LIFE INSURANCE CO.

FRANKFORT

"The Friendly Company"

INDIANA

Indiana—Continued

Furman Pyke, Dale Richeson, Paul Riley, Harry Sutton, James Troop, Martha Turley.

LA PORTE—\$196,000

Enoch Carpenter, Loren Cohagen, Francis Peterson, Harry Stanton, Fred Trask.

LOGANSPORT—\$225,000

Henry Bergmann, Patrick Follen, Frances Goodwin, Lewis Hyman, Darlene Pear, John Reavis, Charles Sharts, Joshua Skinner, Ira Studebaker, Charles Zell.

MARION—\$230,000

Over 15 Industrial Claims—\$6,904
Asher Campbell, Glen Cole, Charles Kelley, J. McMillan, Geneva Miller, Paul Reeves, LeRoy White

MICHIGAN CITY—\$217,000

Joseph Katz, Austin McMullen, Anthony Proll, Wm. Timm, Howard Weisfog.

MISHAWAKA—\$233,000

Charles Armstrong, Melvin Bowers, Clifford Gale, Burdette Goodale, John Granger, Leo Kuhn, Andrew Muldoon, Julius Newman, Joseph Rupe, Henry Schmidt, Harold Simons, Elbertus Updike.

MUNCIE—\$672,000

Over 74 Industrial Claims—\$16,089
Jefferson Ashby, Leolin Bell, Dr. Eilan Boram, Victor Burch, Benjamin Campbell, Geo. Ewing, Melvin Garver, Victor Kerns, Benjamin Largent, Maurice McNulty, Dr. Wm. Wadsworth.

NEW ALBANY—\$263,000

Over 91 Industrial Claims—\$17,410
Mae Ballard, Gustave Biel, Cecil Davis (lumber broker), Edward Groh, Paul May, J. Salyards, James Watson, John Wolf.

NEWCASTLE—\$190,000

Orrville Craig, Rufus Davidson, Jasper Kerlin, Mark Lynch (atty.), Carl Martin, John Mateja, Earl Matlock, Allen Mettert, Nelson Miller, Henry Modlin, James Netz, Grace Rawles, Frank Wayman.

PERU—\$90,000

Jay Hoover, John Knott (mfr.), Daniel Sausaman, Addie Shively, Glen Smith.

PORTLAND—\$97,000

Vernon Armantrout, Harry Brunson, Alpha Craig, Herbert Dotson, Charles Lutes, Hans Olson, Homer Templeton (dentist), Charles Wentz.

RICHMOND—\$392,000

Over 225 Industrial Claims—\$45,845
Bert Bradrick, Howard Dill, Ralph Dunlop, Carl Durkel, Fred Feigert, Edward Hutchinson, Harold Matheus, Frances Meyers, Herbert Jenkins, Jacob Long, Harold Matheus, Maurice Ross, Dr. James Thomson.

SHELBYVILLE—\$88,000

Mary Kaster, Forrest Linipus (ins.), Herbert Neal, Mildred Sexton.

SOUTH BEND—\$2,899,000

Life insurance payments averaged \$113 per family and were 41 percent of annual food sales in the city.

They represent 11 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 16½ year period equal the city's annual retail trade volume.

Over 203 Ordinary Claims

Over 404 Industrial Claims—\$84,442

Rosa Bare, Albert Bernhardt, Carl Boardman, Edward Brookmyer, Samuel Brumbaugh, Joseph Byrne, Josephine Clark, Thos. English (electric co. mgr.), George Firmin, Ella Gillis, Otto Goffney (architect), Michael Gorski, Andrew Gruber, George Hardy, Charles Hoagland, Robert Hood, Ernest Hoover, Robert Huff, Daniel Jambrich, Frank Johnson, Wm. Johnson, Casimir Klosinski, John Kolat, Ray Long, James McClave, Ulysses Manning, Wm. Miller, John Molenda, Alex Molnar, Clarence Moon, Peter Nagy, Arleigh Neff, Otto Osborn, Frank Oswald, Chauncey Overmyer, Eugene Payton, Wm. Pierorowski, Frederick Piowaty, Wm. Ransberger, Dallas Robertson, Adam Rosanski, Melvin Roush, Harvey Rupley, Glen Rush, Wilbur Shallenberger, Charles Shorb, Howard Smith (stove mfr.), Morton Smith, John Splitt, George Trump, Isaac Van Gorder (retired), Henry Vitou, Orrville Bogg, Wm. Wright.

TERRE HAUTE—\$1,523,000**Over 50 Ordinary Claims**

Over 416 Industrial Claims—\$80,925

Nicholas Aron, Jesse Berry, Wilbur Bruce, Mariam David, Robert Davidson, Harry Gerard (mgr. Gerard Motor Express), Aloysius Guise, Robert Himeleck, Aug. Knoefel, Asa Meech, Rex Parker, Charles Phillips, August Rednitz, Julius Reeves, Lloyd Reynolds, Isaac Silverstein, Donald Sims, Otis Singhurst, Andrew Spears, Arthur Stills (mortician), Wm. Stone, Herbert Travioli, John Trueb, Minnie Whittaker.

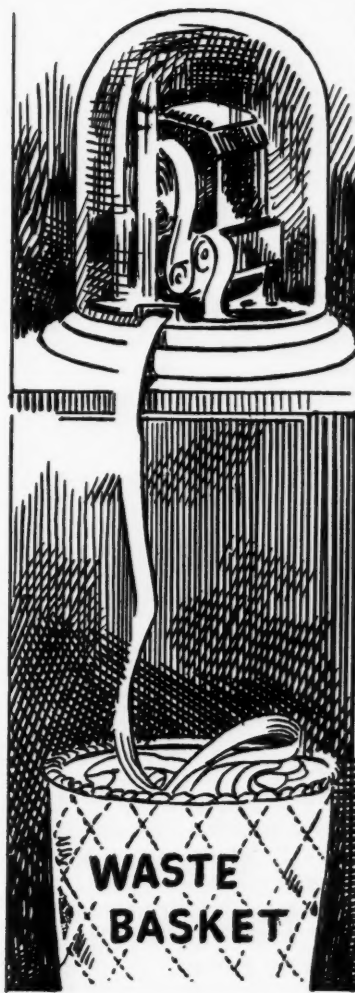
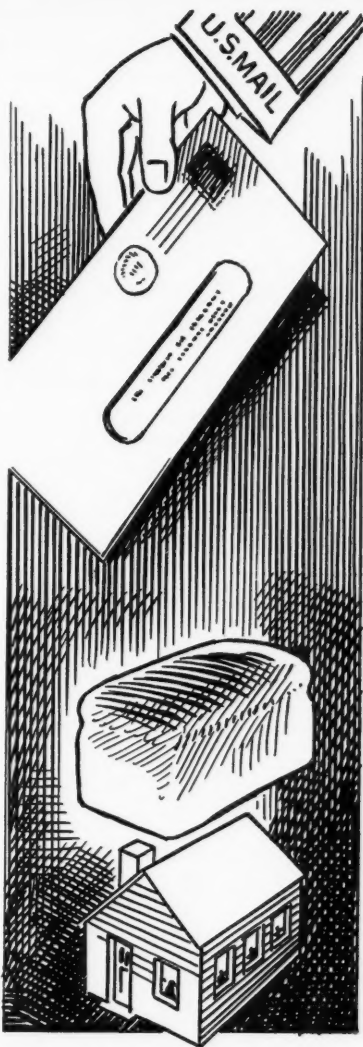
VALPARAISO—\$73,000

R. Hindenberg, Robert Johnson, Loring McPell, Lucinda Montel.

VINCENNES—\$265,000

Over 218 Industrial Claims—\$45,583
Jacob Beal, Harvey Berry, Sylvester Bradshaw, Joseph Brichart, Jay

Which Is Best Investment?



While life insurance companies were mailing out checks totaling \$2,943,258.-382 to policyholders and beneficiaries in 1941

. . . . stocks on the New York Stock Exchange dropped over \$4,000,000,000 in market value.

Dougherty, Ray Ehrlich, Richard Garrity, Henry Hall, Walter Johnson, Alvin Kirsch, Patrick Lenahan, Peter Markos, Newton Reel, Donald Risley, Henry Siewers, Jr.

WHITING—\$73,000

Mike Bakaysa, Wm. Cartwright, Wm. Lewis, John Maty, Mary Palenchar.

OTHER INDIANA TOWNS—\$7,310,000 (Partial List)

●Albion: R. Halferty (druggist).—Alexandria: J. Kane, W. May, C. Meyer. Amboy: G. Lowman.—Angola: Elizabeth Butter, S. Frazier, B. Goodale, J. Keckler, G. Waring.—Ardmore: S. Lewandowski.—Ashley: Mary Clink.—Attica: Dr. J. Burlington, W. Finkrock.—Auburn: I. Brandon, W. DePew, H. Harris, V. Thomas. ●Bainbridge: E. Evans.—Berne: J. Neuhauser, A. Sprunger, M. Wittwer.—Bloomfield: B. Hasler.—Bluffton: Eliza McAfee, C. Myers (florist).—A. Thornton.—Boonville: C. Nonweiler.—Bremen: W. Church, W. Engel, C. Fettes, E. Heckaman.—Bristol: R. Crandall, Mary Patrick.—Brook: F. Denton, F. Leppin, C. Ricker, F. Snyder (druggist), J. Swan.—Brookville: T. Peters.—Brownsburg: S. Cline-Smith.—Bunker Hill: J. Jenkins, Kate Stedman.—Butler: W. Crager, Eliza Fiaher, F. Kiplinger. ●Camby: R. Shirley.—Carthage: J. Butler, R. Muir.—Cedar Lake: P. Salamon.—Churubusco: J. Pressler, D. Roberson, Sr.—Clay City: W. Allen.—Colfax: E. Cory, F. Waugh.—Columbia City: Lena Berry, F. Hull, Jr., B. Johnson, E. McNabb.—Craigville: H. Byerly, F. Diehl.—Crown Point: O. Amati, Cora Bach, E. Eder, E. Glover. ●Dale: R. Hagan.—Danville: R. Bennett, C. Bossstick, R. Harrison, U. Money.—Decatur: W. Bachman, O.

Bultemeier, G. Burke, W. Gladfelter, O. Wemhoff.—Dillsboro: H. Sandbrinck.—Dunkirk: L. Ney. ●Elizabethtown: E. Jackson.—Elwood: G. Rose. ●Fairland: D. Gordon.—Falmouth: A. Parker.—Farmland: J. Adle, D. Bailey.—Flora: J. Ferguson.—Floyd Knobs: E. Huth, J. Schmidt.—Forest: A. Betts, J. McAdams.—Fountaintown: Cora Johnson, H. Mohr.—Franklin: E. Foster, F. Sageser.—Frankton: C. Swart.—French Lick: Osia McKittrick, R. Woods.—Fulton: R. Mathews. ●Galveston: F. Cornell, T. Graham, C. Wilson.—Garrett: M. Carroll.—Gas City: C. Van Valer.—Geneva: W. Smith.—Georgetown: W. Doolittle.—Goodland: W. Armitage, M. Brackett, E. Denniston.—Goshen: G. Keely, Clara Luscombe.—Greencastle: C. Terry, J. Tucker.—Greenfield: A. Kirkpatrick, J. Melton, Manola Pickett.—Greensburg: J. Osborne, W. Shepherd, Wm. Schoenstrup.—Greentown: T. Fenn, L. Turner.—Greenwood: H. Fishel, R. Springer.—Griffith: Anna Miller, Mary Walters. ●Hagerstown: J. Hamilton, J. Replogle.—Hamilton: W. Kunkel, R. Watkins.—Hartford City: W. Campbell, J. Oren.—Highland: B. Sporman.—Hoagland: Alma Klein.—Hobart: Neva Caldwell, Harriet Kraft.—Huntingburg: J. Heitman.—Hymers: J. Gilman. ●Idaville: L. Miller. ●Jasper: G. Hoffman, W. Hoffman, L. Joseph (mfr.), A. Wagner. ●Kendallville: J. McDonald, E. Reitzel.—Kewanna: Ruth Rodd.—Kirklin: H. Ferguson, J. Walker, J. Whicker.—Knox: J. Benson, C. Laramore. ●LaGrange: F. Brown (druggist).—Lawrenceburg: T. Smashey.—Lebanon: W. DeVol (banker), S. Lawrence, F. Loose, W. Mullikin, J. Perkins, L. Shinn, G. Walter.—Liberty Center: O. Way.—Ligonier: L. Hampton, R. Shobe, L. Willits.—Linton: E. Hixson, Mildred White.—Lizton: G. Black.—Lowell: P. Berg, R. McKinney, W. Morey, L. Scritchfield.—Lucerne: D. Newburn. ●Madison: J. Niesse, Claire Shirley. —Markle: R. Hoopingartner, W. Schwartz.

—Mentone: R. Riner.—Middletown: Edna Cooper.—Milan: F. Kissell, G. Thiele.—Mitchell: L. Moore.—Modoc: F. Toschlog.—Montezuma: J. Hancock.—Monticello: J. Anderson, C. Benjamin (postmaster), D. Burns, J. Troeger.—Montpelier: F. Rapp.—Mooreland: O. Hudson.—Mooresville: E. Newlin.—Mount Vernon: G. Bernd, J. Deig, P. Hageman, J. Harlem, H. Kuebler.—Mulberry: S. Miller, G. Mills. ●Nappanee: S. Brumbaugh, G. Loudermilk, F. Rehner, C. Swartz.—New Carlisle: R. Korn, Donnabell Miller.—New Palestine: H. Short.—New Salem: R. Roman.—Noblesville: J. Eakin, R. Lenner, F. Lucas, G. Smithburn, C. Wheeler.—North Judson: A. Benson, G. Paulsen.—North Manchester: R. Weber, U. Young.—Notre Dame: Rev. J. French.

●Oakland City: F. Butler, H. Miller.—Odon: J. Beasley.—Orleans: E. Toliver.—Osgood: E. Freeman, W. Leslie.—Ossian: Rebecca Heckber, Amelia Melchins, Martha Peters, J. Price.—Otterbein: L. Bussell, H. Sutton.—Oxford: A. Harper, C. Wilkinson.—Paoli: F. Lindley.—Parker: R. Kinsey, S. Sutton.—Petersburg: A. George, H. Kelle, J. Mosesson, B. Scrapper.—Pittsboro: R. Harrison.—Plainfield: E. Lynch.—Plymouth: D. Day (atty.), Dr. T. Eley, M. Ryan.—Poland: L. Ahlemeyer.—Princeton: S. Bean, F. Bell, J. Hall, W. Martin, G. Pierce, F. Smith, Robt. Watt.—Ray: F. Davenport.—Rensselaer: Lura Halleck, R. Warner.—Reynolds: T. Crown.—Rising Sun: L. Driver.—Rochester: A. Bunn, Alva Coplen, Chancy Hiatt, A. Widman.—Rockville: W. Ferguson.—Rosedale: J. Mitch.—Royal Center: G. Baughman, J. Landis.—Rushville: W. Hall, B. Heaton, T. King. ●St. Bernice: C. Pennington.—St. Joe: J. Ervin.—St. Meinrad: Eleanor Waninger.—Salem: Eliza Eatt, H. Childers.—Scottsboro: Dr. W. Alvis, R. Montgomery.—Sellersburg: J. Kimbel.—Seymour: J. Russell, G. Sangster, F. Wiegand.—Sheridan: J. Griffin, W. Stafford.—Shirley: Araminta Coon, Nettie Williamson.—South Whitley: L. Ray.—Spiceland: Anna Rifner.—Sullivan: C. Campbell, A. Mason, L. Stewart.—Summitville: C. Harris, J. Monahan.—Syracuse: E. Clare.

●Thornton: R. Fawcett.—Tipton: F. Bergman.—Topeka: M. Moseman.—Treaty: E. Slick. ●Union City: Bertine Brewer, W. Manning, R. Minnich, C. Williamson.—Union Mills: N. Sellers. ●Valonia: H. Teulker.—an Buren: A. James, G. Ratliff (librarian).—Versailles: Gertrude Bovars.—Vevay: W. Curry (ins.). ●Wabash: W. Hunt, P. Stone.—Walkerston: L. Esterlin.—Warren: O. Hagler, C. Jackson, C. Larson, J. Moorman, R. Stucky.—Warsaw: M. Amos (ins.), N. Bartol, A. Bishop, J. Jones, Deloris Plew, E. Uplinger.—Washington: J. Teufel.—Waterloo: F. Mark, J. Showalter.—West Newton: E. Card.—Wheatfield: H. Winkler.—Wheatland: Lourena Dunn, Mayme Piel.—Winamac: Capt. R. Freeman.—Winchester: A. Bales (atty.), R. Ballard, F. Brown, H. Dunn, F. Fielder, L. Kimmel, F. Lenkendorfer, A. Retter, W. Wilson.—Windfall: G. Todd.—Winona Lake: W. Fluegel, Rev. H. Willis.—Wolcottville: E. Mains.—Yorktown: W. Hickman. ●Zionsville: G. Abbott, E. Whitehead.

MICHIGAN

Total Payments \$102,900,000
Rank in Payments 8th
Rank in Population 7th
Payments Per Capita \$19.57
Ratio to National Per Capita Insurance Payment912

Ordinary life insurance in force \$3,163.-993,000 on 1,611,815 policies or \$602 per



capita. Average size of policy in force \$1,963, average new policy sold in 1941 \$1,929; volume sold \$326,042,000.

The \$102,900,000 in life insurance money paid to residents of Michigan in 1941 was double the \$50,083,568 in W. P. A. payments in the state for the fiscal year, (CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1941.

Michigan—Continued

forty times the \$2,577,311 in P. W. A. grants, nearly ten times the federal agricultural adjustment program payments of \$10,510,115 and over six times the \$15,872,771 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were one-third the \$298,108,541 in income and excess profits taxes collected in Michigan and were about one-third the \$301,545,000 cash income from farm products.

(For towns with fewer claims see end of list.)

ADRIAN—\$318,000

Maurice Flandt, Ozias Goodwin, Archer Nachtrieb, Lena Phillips, Roy Shaw, Ralph Smith.

ALPENA—\$190,000

Ben Cunningham, Frank Evans, Thos. Fitzpatrick, Wm. Fraser.

ANN ARBOR—\$680,000

John Baluss, Elliott Barnwell, F. Beagle, J. Bischoff, Walter Brackel, Fred Cory, Wilhelm Dettling, Rose Duffren, Ralph Freeman, Albert Frey, Peter Gauss, George Kempf, Jeanette Lyons, Royal McDonnell, Carl Nelson, Christiana Roy, Charles Schlenderer, Helen Stivers, Bert Tubbs, Wm. Walz, Benjamin Woodbury.

BATTLE CREEK—\$895,000

Paul Brown, Charles Desmond, Earl Edwards, Geo. Egerton, Charles Elliott, Lewis Flanders, Erasmus Goodrich, Wm. Hadley, Alphonse LaBelle, Robert Lillie, Harry Outman, Richard Phelps, Frederick Seymour, Edgar Van Valin, Benjamin Waterman, George Whitnash.

BAY CITY—\$715,000

Charles Almond, Leonard Gasta, Maynard Hicks, Bruce Hoadley, John Kernstock, Ernest Kukuk, Charles Lindley, Morris McCormick, Alice MacDonald, Joseph Pletzke, Henry Thornwaite, Dolores Walsh, E. Westfall, Norbert Wisniewski (sculptor).

BENTON HARBOR—\$235,000

Max Benedix, Edward Epple, Alfred Putnam (civil engr.), Paul Skardina, Harry Wahl (clothing), Rose Walker.

BIRMINGHAM—\$485,000

Frank Johnson, Thos. Meraw, James O'Rourke (executive), John Sherlock.

CADILLAC—\$197,000

Frank Johnson, Geo. Moutsatson, Fred Reed (jeweler), Wm. Rilett.

DEARBORN—\$1,335,000

Byron Bishop, Robert Black, Carl Brooks, Maud Chadwick, Hellgren, Matt Jarvela, John Maget, Edward Muskowski, Joseph Poloway, Robert Richards, Lawrence Rowsey, Raymond Russell, Loretta Steffens, Woodford Vertrees.

DETROIT—\$37,950,000

Life insurance payments averaged \$103 per family and were 42 percent of annual food sales in the city.

They represent 9½ percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 17 year period equal the city's annual retail trade volume and over a 9 year period equal the total savings bank deposits in the city.

Over 1,636 Ordinary Claims
Over 2,977 Industrial Claims—\$798,767

CLAIMS BY AMOUNTS:

1—\$250,000 or over
10—50,000 to \$100,000
17—25,000 to 50,000
49—10,000 to 25,000
93—5,000 to 10,000
163—3,000 to 5,000
344—2,000; 999—\$1,000

Lawrence Adell, James Alles (ins.), James Anagnoston, Geo. Anderson, Sam-

uel Anker, John Atkinson, Albert Augustyn, Roy Baker, Albert Barber, Harry Bayne, Isadore Belkin, H. Bierwirth, Edward Blaser, Warren Bobb, Harry Bohn, Edward Bowman, Joseph Brachulis, Charles Brandt, Philip Breitmeyer, Emil Browe, Frank Burdick (cigar mfr.), John Burhop, Wm. Burke, Frank Burnoski, Howard Carey, Arthur Carlson (ins.), John Carnell, Wm. Carpenter, Wm. Cavin (enr.), Albert Chatfield, John Christopher, Walter Cochran (automotive engr.), Dr. Alonzo Cotton, Joseph Coughlin, Jr., Geo. Cox, John Cox, Cecil Crarey (grocer), Morris Cutler (tailor), Geo. Davis, Percy Dobson, Joseph Deliso, Dr. Alexander DeWitt, Ernest Drake, Glenn Duff, Leonadus Edwards, Charles Elliott (druggist), Theodore Etzold, Albin Evashevski (dept. mgr.), Aleks Falkowski, Thos. Fauber, Joseph Feirer, Sidney Fetterly, Levi Fletcher, James Flynn (chemist), Dr. Edwin Forbes, Arthur Force (sales mgr.), Earl Forsyth, Harry Fox, Dr. M. Frank, Esther Freeman, Harry Frost, Harry Fuller, Elmer Gallogly, Robert Gardner, Geo. Gartman, Edmund Gehring, Curt Geppert (realtor), Victor Gogolewski, Julius Goldstein, Harry Gordon, Geo. Guettler (auditor), John Gunn.

John Hallinen (mortician), Charles Hammond, Helen Hamway, Alex Hanfer (tailor), Arnold Hanson (ins.), Wm. Hartline, Charles Harwood, Harvey Hayes, Francis Hedges, Frederic Hegwood, Elmer Henning, Louis Hill, Blaine Hodson, James Hogan, Francis Horton, Wilbert Hudie, George Humphries, Erskine Jarrett, Fred Jenkins, Joseph Johnston, Alfred Kelly, Hugh Kelley, John Kennedy, John Kinne, Louis Kiewer, Herbert Kline, Henry Komrofsky, Arthur Kummer, Harry Krachmaluk, Adolph Kruckeberg, Warren Kurz, Armand Ladouceur, Lloyd Lawrence, Darley Leach, Joseph LeMessurier, Wm. Lempke, Jacob Levitt, Wm. Locker (florist), Robert Longmate, Jacob Lopatin (realtor).

John McAllister, Matthew McCarroll, James McEvoy (atty.), Joseph McIntyre, Charles McLennan, Walter McMahon, John MacDonald, Wm. MacDonald, Bertrum Madison, Albert Manning (banker), Harry Martin (pres. tool & pipe co.), Edward Masterson, Geo. Millar, Joseph Mills, Charles Moon (atty.), E. Moreton, Howard Muir (enr.), Edward Muskowski, Leon Netzorg (pres. Frontier Mining Co.), Fred Otto, Leon Pantzer (merchant), Cephares Pomaville, Julius Porath (contractor), Allen Potter, John

EARL B. BRINK
MICHIGAN STATE MANAGER
UNITED BENEFIT LIFE
MUTUAL BENEFIT H. & A.

2214 BOOK TOWER DETROIT

Pryle, Geo. Pund, Dr. John Riley, Fred Robinson, Joseph Rosenberg, Samuel Rosner, Oscar Samson, Harold Sartorius, Norman Sauer, Joseph Saums, Daniel Seibert, Michael Shanahan, Frank Shoenfeld, Allen Slonaker, Ora Snyder, Edward Solden, Alexander Speers (actuary), Wm. Stark, Alfred Stayner, Dee Sterrett (civil engr.), Herbert Strauss (sales mgr.), Edward Sweeney.

August Talberg, Winfield Temple, Edward Theiner, Eugene Thomas, Wm. Thompson, Harry Tubbs, Frank Tucker, Dr. Cyril Valade, F. Volgmann, John Verbanas, Wm. Vince, Wm. Walker, Arthur Wallace, Lawrence Wallis, Walter Watson (photographer), Frank Waynick, Martin Weiss, Rev. Nasseeb Wehby, Wm. Wilkes, Orkney Williams, Joseph Winshall (pharmacist), Geo. Wirth, Neal Woodruff, Henry Wunsch, Dr. H. Yates, Chester Zenter.

ESCANABA—\$210,000

Dr. Geo. Bartley, Chester Perkins, Edward Priester.

FERNDALE—\$325,000

Jacob Bennett, Marie Kaltz, James Schusler.

STATE OF MICHIGAN

Executive Office

Lansing

Residents of Michigan have received approximately \$102,900,000 in payments under their life insurance policies during the year 1941.

Knowing the people of Michigan have in past years placed so much faith in, and have been so intimately aware of the benefits afforded by life insurance, it is indeed gratifying to me to know the manner in which this faith is being rewarded.

This nation is presently faced with a difficult task, but, knowing the past performance of the people of this country, we can have complete confidence that the job will be accomplished in the same thorough manner as always. In the same way we must judge the institution of life insurance from its past performance. It has weathered the storms of the past in such a way that it now deserves the faith of our people in the present crisis.

The institution of life insurance will indeed be doing a constructive job if it can remove some of the financial uncertainties which lie ahead in an admittedly uncertain future.

MURRAY D. VAN WAGONER

Governor

FLINT—\$3,115,000

Life insurance payments averaged \$83 per family and were 24 percent of annual food sales in the city.

Over a 23 year period they equal the city's annual retail trade volume and over an 8½ year period equal the total savings bank deposits in the city.

Over 96 Ordinary Claims

Over 196 Industrial Claims—\$53,310

Mary Abel, Charles Antell, Claude Beattie, Mildred Benis, Alice Carver, Floyd Carpenter, Joseph Cibulka, Clarence Clute, John Fisher, Betty Fleming, Hattie Goodrich, Willard Hafert, Geo. Hahn, Howard Holcomb, Glenn Jackson, Alfred Louks, Don Maxson, Sydney Millhouse, Dolores Mott, Geo. Myers, Walter Nugent, Frank Park, Jerry Prochazka, Peter Rearick, Herman Rosenblum, John Rowell, Alfred Shepherd, Emma Swanson, Edgar Swart, Henry Wahl, Madison Ward, Andrew Weber, Herbert Webster, Cas. Wesson, Emma Wood.

GRAND RAPIDS—\$5,842,000

Life insurance payments averaged \$135 per family and were 45 percent of annual food sales in the city.

They represent 25 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 14 year period equal the city's annual retail trade volume.

Over 187 Ordinary Claims

Over 242 Industrial Claims—\$54,501

CLAIMS BY AMOUNTS:

1—\$250,000 or over
1—100,000 to \$250,000
2—50,000 to 100,000
5—25,000 to 50,000
15—10,000 to 25,000
11—5,000 to 10,000
25—3,000 to 5,000
51—2,000; 76—\$1,000

Ardehl Ahl, Tony Andrakowicz, Frank Antczak, Charles Bacon, Lewis Brown, Harmen Burggraaf, Martha Campbell, Geo. Colby, Jean Daly, Fred Gifford, Joseph Griswold (pres. Widdicombe Furniture Co.), Isaac Hall, Edward Harvey, Morris Heyman (merchant), John Holmes, Phila Kirkbride, Arthur Longfield (executive), Lawrence McMahon, Chas. Malewitz, Arthur Markham (enr.), Mendelssohn Marrin, Geo. Miller, John O'Neill, Andrew Oosta, Charles Osterstock, Stanley Ostrowski, Edwin Parks, Geo. Parish, John Roskamp, Charles Snyder, Jacob Steele, Henry Steinport, Edward Swanson, Anning Taylor, Harry Thompson, Fred Tinney, Agnes Westerhouse, Albert Williams.

HIGHLAND PARK—\$1,440,000

Mary Brunyanski, Mabel Calloway, Wm. Franchy, Jr., Gus Gustavson, Wm. Hall, H. Highfield, Ida Hyman, Geo. McPhail, Homer Nobles.

HOLLAND—\$327,000

Benjamin Brower, Martin Dykema, Clarence Fairbanks, Egbert Fredericks, John Huizinga, John Kramer, Alvin Palmer, Matt Pellegrom, Gerrit Scholten, Albert Zuidema.

IRON MOUNTAIN—\$95,000

Edward Harvey, Joseph Michaels, Ernest Peterson.

JACKSON—\$1,295,000

Over 134 Industrial Claims—\$29,756

Joseph Bacon, Jay Binning, Floyd Bowden, John Braun, Fred Carter, Erma Charter, Ralph Freeman, Geo. Howson, Geo. Hansen, Tillie Kempf, Elmer Kirkby (atty.), Alvah Lown (ins.), Leo Lynch,

John McLachlan, Francis Murray, Frank Noonan, Joseph Parker, John Petersen, Wm. Stopper, T. Redmond, Charles Wetherby, Peter Widlak.

KALAMAZOO—\$1,775,000

Over 79 Ordinary Claims

Over 211 Industrial Claims—\$43,636

Malisa Olger, Waldo Bogart, Joseph Booth, Waldo Bogart (city treas.), Herbert Brown, Arthur Burmeister, Albert Chapp, Claude DeFrance, Edward Desenberg, James DeYoung, Cora Eagleton, Margaret Ehrman, Robert Ell, Clarence Emery, John Foohey, Clifford Jackson, Albert Kettle, Wm. Kidder, Michael Linihan, Harry Nearhood, Lawrence Nook, Almonte Nye, Edwin Parker, Mildred Schutz, Peter Servaas, Earl Shedd, Frank Sheldin, Robert Small, Aubrey Twidale, Geo. Vanderberg, John Weaver, Geo. Wheeler, Lester Wilson.

LANSING—\$1,995,000

Life insurance payments averaged \$99 per family and were 26 percent of annual food sales in the city.

Over a 23 year period they equal the city's annual retail trade volume and over a 4 year period equal the total savings bank deposits in the city.

Leota Abrams, Chas. Anderton, Joseph Bartell, John Brooks, Wm. Burdt, James Campbell, Colin Crawford, Edwin Curtis, Bert Donnelly, Francis Doyle, Henry Eddy, Amelia Fillon, Elmer Fox, Fred Fox, Leon German, J. Hagameir, Ralph Hagameir, Clifford Hagerty, Eugene Hammond, John Haarer, Willis Lincoln, Hugh Loughlin, Milford Moore, Earl Olin, Paul Palmeter, Jessie Peritt, John Rayner, Christopher Rouser (druggist), August Roller, Frank Sander, Louis Schetzer, Otto Schlenker, Wallace Stevenson, Leon Squier, Harold Tuttle, Abram Van Loo (chemist), Calvin Waldron, Olwe Wileiden, James Wilford, John Wilson, Ernest Wood, Elmer Wonacott.

MENOMINEE—\$128,000

Birt Bates, Anna Billy, Antonio Stefan.

MIDLAND—\$145,000

Andrew Allen, Albert Avery, August Beckman, Lee Brink, Henry Caterer, Muriel Glasgow, John Mackenzie, Joseph Malak, Geo. Spencer, Benjamin Thurlow.

MONROE—\$298,000

Guy Brackin, Willis Conrad, Mose Duseau, Harold Gillean, Herman Kohler, Richard Kull, John Stadler.

MOUNT CLEMENS—\$155,000

Frank Beste, Harry Broderick, Irene Grandy.

MUSKEGON—\$1,020,000

Erik Anderson, Dora Coleman, Frank Diebold, Ronald Erhardt, James Fortin, Isaac Grossman (executive), John Kalk, Ernest Koolovitz, Arthur Kruse (dentist), Carl Lofgren, Edwin Richardson, Rev. Edward Risty, Wm. Thornton, Wm. Turns, Geo. Vanderwerp, Allen Williams, Cecil Willis.

OWOSSO—\$174,000

Ernest Babcock, Jennie Brewer, Orla Bruff, James Hahn, Clara Ruess, Frank Rulik, Dr. Geo. Sackrider.

PONTIAC—\$1,592,000

Over 25 Industrial Claims—\$7,518

James Aldrich, Geo. Armstrong, Harry Brown, Clarence Buell, Richard Davis, Ross Fair, Edward Goulet, James Hall, Geo. Hawn, Chas. Howarth, Benjamin Levitt, John Patterson, Ralph Pep-

(CONTINUED ON NEXT PAGE)

UNITED STATES SENATE

Committee on Claims

I am very pleased to advise you that for many years I have had life insurance, and I rely on it to a considerable extent. I am glad to note that a total of \$102,900,000 has been paid to beneficiaries and insureds in Michigan. It is convincing testimony of the thrift and foresight of our Michigan citizens, and at the same time shows clearly the benefits of life insurance to widows and orphans.

Prentiss M Brown

PRENTISS M. BROWN
Michigan

Names in each town are only a partial list of claims paid during 1941.

Michigan—Continued

per, Josephine Ruff, Harold Wilson, Frank Young.

PORT HURON—\$445,000

Josephine Bradley, Marie Buntebart, Lewis Deshaw, Leo Gresley, Geo. Harris, Jannette MacDonald, Geo. Shepardson, Margaret Shoefelt, Glen Walker.

ROYAL OAK—\$690,000

Wm. Halliday, Sr., Naomi McCutcheon, Floyd Mattison, Wm. Moore, Frank Wreesman.

SAGINAW—\$1,944,000

Over 62 Ordinary Claims
Over 168 Industrial Claims—\$37,859
Ralph Albee, Herbert Arnold, Floyd Barlow, Dr. Bertram Beckwith, Lloyd Bishop, Edward Brasse, Henry Caterer, Christ Dill, Harold Eggleston, John Fitzgibbon, Edwin Forrest, Wm. Harris, Benjamin Held, Leo Janiske, Frank Luxton, Fred Marks, Charles Meeks, Wm. Miller, Elizabeth Morris, Frank Payne, Apostolos Pliskos, Orville Foulson, Gertrude Rietheimer, John Rogner, Harry Sperling, Harry Turnbull, Wm. Westhoff.

TRAVERSE CITY—\$162,000

Adolph Brosch, Victor Grabell, Ralph Monroe, Leo Nabin, Frederick Reinecke.

WYANDOTTE—\$385,000

John Auld, Elizabeth Bancic, Eurlyn Delp, Chas. Fritz (chief engr.), Edward Patching, Ben Pepple, Ben Yack, Gretchen Yager.

YPSILANTI—\$148,000

John Barnhill, Wm. Bradford, Chas. Elliott, Joseph Hutting, Terrence McGovern, Clarence Simon, David Swihart, Walter Waltz.

OTHER MICHIGAN TOWNS—\$11,280,000 (Partial List)

•Abbottford: C. Hanneke.—Akron: H. Soper.—Albion: E. Fuller, W. Kearney (att.).—Allegan: E. Horan, J. Rickert (physician), R. Winters (ins.), S. Wise.—Allen Park: N. Merritt.—Alma: E. Clapp, J. Herick, W. Kennett, M. Slowinski.—Applegate: J. Sherman.—Attica: M. Hutchings (pharmacist), H. Irish.—Auburn Heights: E. Dubey.—Bad Axe: Jennie Bieberitz, G. English, A. Merrick, J. Slack, A. Stephenson.—Bancroft: C. Johnson.—Bear Lake: R. Butwell.—Belding: A. Hansen, T. Scheid.—Bellevue: C. Denman (chemist).—Benzonia: C. Maddock.—Berrien Center: R. Strong.—Bessemer: J. Milan.—Big Rapids: F. Morris.—Blanchard: D. Lint.—Breckenridge: J. Hall, L. Stevens.—Britton: H. Younglove.—Bronson: L. Monroe.—Brooklyn: C. Rothfuss.—Burr Oak: G. Bordner, E. Start.

•Caro: L. Wells, O. Zemke.—Carsonville: J. Miller.—Cement City: Dr. E. Wilson.—Charlotte: W. Huber.—Cheboygan: H. Dodd, V. Sprague.—Chelsea: D. Clark.—Chesaning: F. Stevens.—Clarkston: C. Roehm.—Clarksville: C. Scoville.—Clio: C. Frick.—Coleman: T. Daniels.—Constantine: T. Davidson, E. Fairchild.—Copac: V. Grama.—Coral: H. Nobles, H. Rhodes.—Corunna: F. McDannell.—Cressy: C. Barber.—Crosby: E. Parker, J. Straffon.—Custer: A. McMullen.—Davison: C. Ferguson, L. Koggenhop, F. Malizia.—Decatur: B. Gamble, I. Greenberg.—DeKerville: N. Bryce.—DeWitt: H. Reed, V. Steele.—Dimondale: F. Bement.—Dowagiac: F. Garrett, Jennie Trowbridge.—Drayton Plains: R. Verhey, J. Way.—Dundee: G. Reum.

•East Grand Rapids: W. Banks, R. Douglass.—East Lansing: J. Hays III, B. Hewett (v.p. ins. co.).—East Tawas: J. Dimmick.—Elsell: J. Young.—Farmington: C. Benton.—Fenton: E. Phillips, R. Smith.—Flat Rock: J. Vascisek.—Flushing: M. Phelps.—Freeland: J. Sarle, T. Thomson.—Fremont: E. Doud, P. Prowse.—Galien: E. Babcock, R. Painter.—Gladstone: F. Menard.—Grand Haven: W. Daron, O. Nelson.—Grandville: S. Lindenschmidt.—Greenville: C. Farmer.—Gregory: F. Howlett, Edna Donohue.—Grosse Pointe: W. Broughton, F. Buerstetta, C. Chapin (executive), W. Fitzpatrick (att.), J. Reynolds.—Grosse Pointe Shores: G. Osius.—Grosse Pointe Woods: C. Lowndes.

•Hale: G. French.—Hamtramck: F. Mallat.—Haslett: W. Kelly.—Hastings: L. Taffee.—Hemlock: E. Watson.—Holloway: F. Maxwell.—Holly: J. Prescott.—Howell: W. Slavin.—Hudsonville: W. Arnold.—Imley City: J. Reid.—Ionia: G. Dean, H. Knapp, E. Nelson, Alice Ross, M. Schenden.—Iron River: J. Conibear.—Ironwood: J. Kennedy.—W. Winn (chemist).—Ishteping: T. Lokke, H. Manley, J. Trebilcock.—Lachine: C. Kearly.—Lakeside: D. Murphy.—Lakeview: Helena Marston.—L'Anse: M. Pelissier.—Laurium: H. Ingersoll.—Lincoln Park: W. Boettcher.—Ludington: P. Hansen, A. Vogel.—Luna Pier: P. Aubry.—McBrides: A. Dyer.—Mancelona: M. Kalbfleisch, Genevieve Rahilly.—Manchester: H. Meyer.—Manistee: W. Hyde, A. Voltz.—Manitou Beach: C. Weaver.—Maple City: C. Lehmann.—Marilla: M. Gilson.—Maumee City: O. Kauffman.—Marquette: G. Wester.—Marshall: J. Mason, J. Shinaver.—Mason: E. Everitt.—Melvindale: E. Farris (att.).—Middleton: M. Lepley.—Morley: C. Beckley.—

Mt. Pleasant: J. Brown, A. O'Brien.—Muir: M. White.—Muskegon Heights: E. Monroe.—New Buffalo: C. Russell.—Newport: G. Boylan.—Niles: H. Henkel.—Northville: H. Marburger.—Ottisville: L. Smith.—Ovid: I. Kaltrider.—Parma: C. Campbell.—Paw Paw: P. Smith.—Pigeon: J. Wiley.—Plainwell: C. Boysen, M. Fear.—Port Hope: E. Johnson.—Portland: O. Jenkins (ins.).—Rapid City: G. Shaw.—Ravenna: G. Herman.—Richmond: W. Zentgrebe.—Ridgeway: E. Gall.—River Rouge: J. Gebalis.—Rochester: Ethel Clippert, A. Cook.—Rockford: G. Krause (pres. Wolverine Shoe Tanning Corp.).—Rogers City: E. D'Vincent.—St. Joseph: G. Gray.—Sanford: J. Manion.—Sandusky: J. Jensen.—Saramac: N. Murphy.—Sault Ste. Marie: W. Cowan.—Shepherd: A. Cook (auditor).—South Haven: J. Major.—Standish: S. O'Keefe.—Stevensville: R. Emlong.—Tecomseh: K. Schneider.—Three Oaks: W. Webster.—Three Rivers: H. Jonker, D. Stowe.—Uby: F. Brown (banker).—Attica: S. Zbudowski (restaurateur).—Verona: G. Barrett.—Verona: P. McKichan.—Waterford: L. Devy.—Watersmeet: A. Mattson.—Wayland: L. Mason.—Wayne: Isabelle Comer, G. Crook.—Whitehall: L. Broman.—Zeeland: J. DePree.

ILLINOIS

Total Payments \$233,600,000
Rank in Payments 3rd
Rank in Population 3rd
Payments Per Capita \$29.58
Ratio to National Per Capita Insurance Payment 1.378

Ordinary life insurance in force \$6,853,279.000 on 3,397,759 policies or \$688 per capita. Average size of policy in force



\$2,017, average new policy sold in 1941 \$1,831; volume sold \$562,390,000.

The \$233,600,000 in life insurance money paid to residents of Illinois in 1941 was more than double the \$90,459,801 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$12,263,051 in P. W. A. grants, over six times the federal agricultural adjustment program payments of \$36,466,487 and nearly ten times the \$24,494,909 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were seventy-eight percent of the \$304,191,786 in income and excess profits taxes collected in Illinois and were one-third the \$702,846,000 cash income from farm products.

(For towns with fewer claims see end of list)

ALTON—\$380,000

Wm. Belser, Jos. Faulstich, Geo. Gross, Henry Hartmann, Charles Johnson, Richard Kennedy, Lynn Meeden, Ralph

PAYMENTS IN EAST NORTH CENTRAL STATES IN 1941

Life Insurance	\$634,700,000
W. P. A. Payments	\$281,706,187
Income and Excess Profits Taxes	\$930,250,651
Farm Products Cash Income	\$2,230,178,000
Federal Agricultural Adjustment Payments	\$98,662,393
Interest, Dividends, Rents and Royalties	\$2,010,000,000
P. W. A. grants	\$27,631,911
Ordinary insurance in force	\$19,117,510,000
Number of policies	9,588,316
Per capita in force	\$718
Average policy in force	\$1,995
Average new policy sold in 1941	\$1,856, volume sold \$1,677,467,000
Payments under Social security act (fiscal year 1941)	\$90,357,592
Population	26,626,342

Morgan, Wm. Pierce, H. M. Weiner, Harry Wentz, Harold Wouffe.

AUBURN—\$1,140,000

Over 100 Industrial Claims—\$27,183
Verna Ascey, John Faber (window shade mfr.), Thomas Gage, Alice Gallup, Herman Killian, Therisa Lucius, Dr. James MacDonald, George McDowell, Ray McGraw, Jessie Martin, Emma Matyas,

Spencer Meister, Matthew Neill, Charles Ripke, Theodore Schomer (Schomer Elec. Supply Co. owner), John Weber, Dodge Weeks, Jacob Wiest, George Ziegler.

BELLEVIEW—\$416,000

John Halloran (realtor), Gottlieb Klemme, Arthur Krebs, George Lorenz, (CONTINUED ON NEXT PAGE)

Our New ARROW of GOLD POLICY Provides—

- 1—Low cost protection at less than term rates.
- 2—Selection of any renewal period (not less than five).
- 3—Renewal privileges any number of times until age 60.
- 4—Final renewal to age 70 (selection period ends at age 60).
- 5—Conversion privileges any time until age 70.

A liberal, flexible, low cost contract. Extraordinary first year commissions and renewals.

Illinois Bankers Life Assurance Company

MONMOUTH, ILLINOIS

Exceptional General Agency contracts in the states of Illinois, Iowa, Indiana, Ohio, Missouri and Kansas

LIFE • ACCIDENT • HEALTH

Names in each town are only a partial list of claims paid during 1941.

Illinois—Continued

Jr., Bernard Niehaus, George Rogers, Edgar Seibert, Carl Siehling, Ubaldo Stoltz (retired), John Yaeckel.

BERWYN—\$430,000

Arthur Davis, Emil Kovarik, Samuel Farquhar, Josephine Houdek, Marie Kostecka, Louis Lastovka, Frank Matousek, Paul Schalk, Virginia Strejcek, James Svitek.

BLOOMINGTON—\$861,000

Life insurance payments averaged \$102 per family and were 26 percent of annual food sales in the city.

Over a 22 year period they equal the city's annual retail trade volume and over a 6 year period equal the total savings bank deposits in the city.

S. Beeler, John Butler, Alma Chaney, Mary Doly, Vincent Griffard, Frederick Modden (minister), Oscar McCue, Richard McLean (dentist), Randall Marshall, Ellen Mikel, Wm. Orendorff, Lizzie Paxton, Edw. Schultz, Charles Sende, Anna Shade, John Szeplak, Charles Wagner, Maude Washburn, Violet Whitmer, Herman Wochner (banker), Ailene Zula.

BLUE ISLAND—\$208,000

Thomas Costello, Ethel Dachstein, Emilie Moulter.

CHAMPAIGN—\$515,000

Bert Boyd, Marion Brooke, Herman Cruser, Frank Garland, Thomas Gordon, George Hennessy, George Kellerhals (ins.), Chas. Kerchster, Anthony Koehne-mann, Melvin Rogers, Charles Tyler, James Wilson.

CHICAGO—\$118,735,000

Life insurance payments averaged \$141 per family and were 72 percent of annual food sales in the city.

They represent 25 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 12½ year period equal the city's annual retail trade volume and are equal to 12½ percent of all state banks and trust company's deposits.

Over 2,343 Ordinary Claims

Over 4,460 Industrial Claims—\$1,064,174

CLAIMS BY AMOUNTS:

3—\$500,000 or over
5—250,000 to \$500,000
12—100,000 to 250,000
9—50,000 to 100,000
60—25,000 to 50,000
139—10,000 to 25,000
181—5,000 to 10,000
402—5,000 to 5,000
393—2,000; 1,142—1,000

Chas. Adams, Rev. Howard Ahern, Domenick Alamo, Vincent Allaben, James Allbright, Cecile Allmon, Andrew Amann, Helen Anderson, John Anderson, Jos. Arens, Frank Armistead, Edwin Arnold, Chas. Aykroyd, Dr. Theodore Bacmeister,

Rockwood S. Edwards
General Agent

Aetna Life Ins. Co.

120 S. La Salle St., Chicago, Ill.

Ask About the Aetna's New
"Double Protection Policy"

Geo. Baker, Newman Baker (professor), Jos. Baller, Chas. Balsers, Jos. Bandich (sales dir.), James Banks, Thos. Banos, Geo. Barlage, Hubert Barnes, George Barrick (florist), Adelbert Baur, Sr., Harry Behrens, Eleanor Benander, John Benschlip, Ethel Bennett, John Bergman, Frederick Bergmann, Jr., Ivory Bever, Rudolph Beyer, Chas. Bilger, Jos. Blant, Dr. Louis Blumenkranz, Herthold Boggs (funeral dir.), Anna Boscamp, Wm. Both (exec.), DeForest Bowman, Fred Boye, John Brain, Craig Branson, Albert Bray-skull, John Brecher, James Brennan, Harvey Brewington, Jessie Bright, Geo. Brinkerhoff (civil engr.), Ann Brown, Clarence Brown, Geo. Brown, John Brown (plumber), Nellie Bruegger, Karl Buerch-

W. Stancliff Fuller

Manager Ordinary Department

Prudential Ins. Co. of America

Home Office, Newark, N. J.

1246 Field Bldg.

135 So. La Salle Street

Chicago, Illinois

ner, Sr. Arthur Burbee, John Burke, Max Burke, Wm. Burns, Jos. Butchnus, Julius Butler (secy. Butler Paper Co.), Dr. Geo. Butt, Gertrude Byrne.

Willis Cady, Benjamin Campanella, Rev. James Cannell, Ernest Cardie, Charles Carey, Felicia Carey, Albin Carlson, Alice Carlson, Daniel Carr, Wm. Cary, Wm. Casey, Mose Chamison (mer-chant), Pearl Channik, Ellen Clancy, Stephen Clemens, John Clifford, James Clune, Jos. Coffey, Chas. Cohen, Jacob Cohen (furniture dealer), Max Cohen, Jos. Cohn, Lawrence Cohn, Geo. Colleou (restaurateur), Victor Conley, Claudius Connelly, Della Connelly, Wm. Connery, Cheever Cozzens, Walter Cramer, Edw. Cudahy (meat packing exec.), Owen Cull

(asst. traffic mgr.), Alexander Cumming, Vincent Cunningham, Russell Cuppage, Thos. Curry, Frederick Darby, Arnold Davidson, Chas. Davis, Ethel Davis, Mary Davoren, Chas. Dawson, Walter Day (druggist), Helena Dehmow, Carroll DeJong (advertising mgr.), Jos. DeLaurentis, Geo. Demmin, Albert DeNord, Earl Detlefsen, David Dettelbach, Fred Dickinson, Wm. Diederich, Jr., Sigmund Diehl, Fiore DiGiorgio, Mary Dittich, Wm. Dolan (sales mgr.), Wm. Donaldson, Wm. Donohue, James Donnelly (atty.), Thomas Doonan, Hugh Doty, Albert Douglas,

P. B. HOBBS

Agency Manager

Equitable Life Assurance Society

Suite 337—29 S. La Salle St.

Chicago, Illinois

Dorothy Doyle, Geo. Drake, Nathan Dubin, Patrick Duffy, Marshall Dunning (claim adjuster), Connell Dunnion, Jan Duzynski, James Dwyer.

James Eccles, Wendell Edwards, Wilbur Edwards, Harry Egeland (accountant), Isaac Elger (millinery), Dawn Elick, Raynard Elmblade, James Emery, Anna Erickson, Augusta Erwin, Robt. Evans (Sunbeam Heat & Air Conditioning pres.), Wm. Fabera, Elizabeth Fabey, Frank Fahrenwald (wallpaper engr.), Edgar Faith (chemist), Mary Fanning, Frank Fara, Harry Feldman, James Fergus, Kalman Figelman, Charles Filip-pak (planning engr.), Reed Fisher, Dr. George Fitzgerald, Arthur Planagan (school supplies) Francis Flannery,

Wm. M. Houze

General Agent

John Hancock Mutual Life Ins. Co.

1 No. La Salle Street

Chicago, Illinois

Elmer Flinn, Frank Flinn (ins.), Walter Flintrap, Mitchell Follansbee (atty.), Robt. Folonie (atty.), James Ford, Russell Foster, Walker Fox, Anton Frana, Dominico Frangella, Ella Frank, Louis Frankel, Harry Frankenstein, Jesse Frazier, Paul Freese (pres. Freese Engr. Co.), Walter Freese (ins.), Annie Freiden, Meyer Friedlen (dress mfr.), Wm. Frend-reiss, Chas. Fuller, Wallace Funk.

Edwin Gable, Daniel Gallagher, Thomas Gallagher, Stella Galloway, John Gappa, John Gardner, Ralph Gately, Wm. Geffert, Rudolph George, Phil Gerber, Adolph Gerstenberg, Edmund Gerth, Robt. Gets, John Giblin (warehouse supt.), James Gibson, Marius Gilbertsen, Rita-rose Gillespie, Joanna Gillis, Geo. Gittle-son (ins.), Samuel Gitelson, Geo. Glad-ding, Henry Glafcke, Harry Glasgow (ins. exec.), John Glass, Wm. Gleason, Phillip Goergen, Wm. Goetz, Abe Goldberg, Edw. Goldblatt (merchant), Frances Golden, Peretz Goldstein (Ill. Razor Strop Co. official), Edythe Gollien, Harvey Goll, Charles Goll, Samuel Goodman, Roy Goodwin, Phillip Goorvitch, John Graham, Herma Gran, Martin Grass, Garnet Grayson, Chas. Greenberg (tailoring mfg.), Theodore

Stumes & Loeb

General Agents

Penn Mutual Life Ins. Co.

One North La Salle Street

Chicago, Illinois

Greis, Martin, Grosse, Carolina Grote, Otto Groth, John Gruber, Milton Guggenheim (exec.), John Guthrie (steel co. exec.).

Alphonse Haber, Edward Haensroth, Dr. Geo. Hall, Charles Halley, Harry Hannah, John Hanson, John Hanula, Ivan Harden, James Harney, Margaret Hartli-gan, Elizabeth Hawkins, Victor Hebert, Sol Hecht, Michael Henney, John Henning (R. R. supt.), Thos. Hennigan, John Hennessy (sales mgr.), Euna Herrera, Edith Hertz, Howard Hill, Jr., John Hillyer (exec.), Fred Hintze, Philip Hintzke, Geo. Hiskey, Bonver Hitchcock, John Hoefels, Frank Holmes, Edwin Holmes, Arnold Hoover, Dennis Horan, Eva Horwath, Daniel Hruby, Alphonse Huber, Erwin Huffman, John Humphrey, Charles Hunt, Rudolph Hunt, Harvey Huntington, Emerson Ingalls, Peter Irwin, Harold Jackson (atty.), Wm. Jackson, Raymond Jacobs, Harry Jaffe, Henry Jakob, Richard James, John Janowski, Fred Jaritz, Michael Jawars, Geo. Jedinak, Emery Jett, Edw. Johnson, Harry Johnson, Oscar Johnson, Silverne Johnson (merchant), Anne Joyce, Geo. Jurgens.

Edw. Kain, Geo. Kalgraff, Henry Kamsler, Edw. Karr, James Kane, Edw. Katzberg, Louis Kauffalis (restaurateur), Jos. Kave, Freda Kearns, Antanas Kella, Lucy Keller, Chester Kelpas, James Kemp (orchestra leader), James Kenealy (grocer), Fredric Kennedy, Raymond Kenny, James Kerr, John Kerrigan, Wm.

Kettler (dentist), Wm. King (exec.), Rubin Klein, Wm. Klein, Esther Klemme, Edwin Knettle (commission merchant), Chas. Knight, Wm. Knott, Anton Knudson (ins. auditor), Geo. Knutzen, Caroline Koch, Paul Koch, Henry Koehler, Lillian Koller, John Kozlowski (grocer), Anton Kraft, Herman Krenz, Clarence Krieger (exec.), Stella Kroll, Antonia Kubiak, Mary Kuffer, Katheran Kuhs, Harold Kupfer (sales mgr.), Michael Kupris, Peter Kusnierz.

Paul Lackritz (jeweler), Marilanne LaFond, Ralph Lamping, Henry Lang, John Lange, Fannie Lanyon, Jos. Larson, Andrew Laumbas, Helen Lawlor, Mary Lee, Ernest Lee, Katherine Lehman, Erwin Leilich, Theo. Lenaerts, Edw. Lennon, Solomon Levy, John Lewis, Alfred Lexow, Henry Linard, Chas. Linde (merchant), Alexis Lindgren, Blanche Link, Lewis Lippman, John Long, Geo. Loudon, Wm. Lowe, Paul Ludwig, Otto Lukas, Wm. Lukey, Clarence Lund, Gustaf Lundgren (furrier), Karl McCabe (production supt.), Wm. McCarthy, Wm. McCallum, Mary Mc-Cormick, Frank McKurk, James McMahon (broker), Harry McNair, Jerry Mach, John Mackey, Edw. Madden, Raymond Maguin, James Maher, Jos. Makolayczyk, Chas. Malik, Lucius Malmin, Wm. Malugen, John Mancini, Henry Mann, Flora Marino, Wm. Marion, Emil Marquardt, John Mar-son, Edw. Martin, Hugh Martin (ins. exec.), John Martin (druggist), Katherine Martin, Frank Masko, Dr. John Mason, Roy Matlack, Nicholas Maune, James Mayberry, Lester Meaux, Wm. Mechtel, Geo. Merkl, Julius Metz, Isabel Meyers, Marguerite Meyer, Chas. Miller (credit man), Harris Miller (tailor), Henry Mil-ler, Oliver Miller, Sidney Miller, Max Mit-gang (dentist), Philip Moberly, Mildred Mokate, Gerald Mooney, Jas. Moore, Wm. Moore, Nicholas Moran, Samuel Moran (atty.), Jos. Moreno, Jas. Mugrew, Geo. Mullaney, Alice Mullow, Dr. John Neal, Jr., Emma Nealey, Arne Nedson, Edw. Nelson, Gertrude Nelson, Benson Newman, Catherine Nolan, Thomas Nolan, Edw. Norton.

Wm. O'Brien, Jos. O'Connell, Albert Oechsel, Henry Ohls, James O'Leary, Oscar Olsson, Austin O'Malley (ins.), Stuart O'Neill (plumber), Clifford Osburn, Simon Oser, Robert Pagett, John Pajak, Stanley Pajak, Harry Palmer (optician), James Panson, David Parks, Earl Parro (dentist), Nicola Pastore, Milton Paxson, Jr., Guy Payne (ins.), Wm. Pearlman (restaurateur), Chas. Peederman, Frank Pellegrino, Charles Pence, Harry Pepper (mgr.), Wm. Peterson (merchant), Daniel Peterkin, Wm. Pfanz, Henry Pioso, Bar-ney Plevio, Sidney Pollack (atty.), Wm. Porges, Mary Porter, Theresa Porto, James Powers, John Preisman, Eugene Prigge, Evelyn Pritchard, John Prohm, Geo. Pulford (contractor), Corene Pyle, Catherine Qualters, Eugene Rachton, Robt.

Reardon (exec.), John Reezuch, James Reed, John Reed (engr.), Henry Rehm (dentist), Margaret Rempe, Dr. Jos. Renaud, Dr. Benzon Reznick, Wm. Rice, Julius Riemenschneider (druggist), Fred-erick Riemer, Wm. Roberts (exec.), Has. Robinson (commission broker), Roy Rockefeller, Burt Roetter (real estate), Mary Rogers, Paul Romano, Dr. Gaetano Ronga, Adolph Rosenstock, Henry Roth (atty.), Geo. Rothenberger, Melville Rothschild (pres. Nat'l Bond & Invest-ment Co.), Herman Rubenstein, Jos. Rug-gis, Wm. Rusche, John Ryan (photog-rapher), Patrick Ryan, James Kyron, Jos. Rye.

Harry Sacharoff (furrier), Earl Sadler (publisher), Chas. Sagerstrom, Emanuel Salad, Walter Sampson, Tekla Sandahl, Stephen Sawalski, Pauline Scan-lan, Geo. Schad, Carle Schafer, Albert Scheib, Mary Schlitz (librarian), Jacob Schimberg (mfg.), Peter Schliecher, Ed-ward Schneider (optometrist), John Schoenleber, Arthur Schroeder, Bernard Schroeder, Edward Schroeder, Hugo Schule, Victor Schultz, Carl Scott, Daniel Scully, Frank Sejtka, John Semiz, Amelia Shafer, Jacob Shapiro (merchant), John Sheehan, Elizabeth Sheridan, Mary Shield, Emil Siebel (consulting chemist), Wolf Silberberg, Harry Simon, Hyman Singer (tailor), Wm. Sleepeck, Peter Sissman (atty.), Amine Slesin (librarian), Francis Smaezak, Rudolf Smid, Abe Smith (con-tractor), Earl Smith, James Smith, Law-rence Smith, Marion Smith, Patricia Smith, Wm. Smith, Jerry Sooboda, Philip Spiegel, John Sroda, Richard Stafford, P. Stanek, Ira Stanley, Walter Stanton, Ber-nard Stein, Jr., Archie Steiner, Benj. Steinhich, Martha Stewart, Samuel Stewart, Sr., Albert Stocks, Bruce Stod-dard, Albert Stoetzel, Ben Stone (exec.), Julia Stortors, Wm. Stoudt, Henry Strick-ler, Elizabeth Sullivan, John Sunken, Chas. Sutton, Gustaf Swanson, John Swartz.

John Taft, Sam Tapper, Henry Tardy, Owen Murphy (atty.), Erwin Tauscher, Orville Taylor, Hubert Teller, Leah Tencate (librarian), Robert Theis, Geo. Thomson (engr.), Herman Thors, Paul Till (mgr. grocery store), Peter Tinebro, Millard Titus, Walter Towne, Frank Tracey, Walter Traenor (U. S. cir-cuit judge), Norman Trainor, Frank Trom-betta, Jr., Elias Trotzky, Harry Udolph, Richard Ulrich, Josie Vallow, Jos. Van-denbergh, Ralph Vanderpool (real estate mgr.), Geo. Vandervoort, Arthur Van-goethem, Adeline Vercishar, Thos. Vitello, Gust Vlahogeworge (restaurateur), Marie Vondrak, Wm. Vossmeier, Harry Wagner, David Wahlberg (accountant), Wm. Walker, Harold Wallace (civil engr.), Jos. Wallner, Oliver Walls (board of educa-tion supt), Anna Walsh, Catherine Walsh,

(CONTINUED ON NEXT PAGE)

DOUBLY ARMED

The man who sells Life Insurance only or Accident & Health Insurance only is prepared to provide only half-way defense of his client against the attacks of sickness, accident and old age on his client's income. A Federal Life representative is doubly armed, ready to help his client fight on both fronts, because Federal offers Life, Accident, Sickness and Hospital coverage.

BE PREPARED

Ask us for information about the opportunities offered experienced, alert, trained men in selling Complete Protection under the Federal Agency Contract.

FEDERAL LIFE INSURANCE COMPANY

ISAAC MILLER HAMILTON

Chairman

L. D. CAVANAUGH

President

CHICAGO

Names in each town are only a partial list of claims paid during 1941.

Illinois—Continued

John Walsh, Dr. Wm. Walsh, James Wampler, John Waters, Edw. Webb, Cecelia Weems, Frederick Weiher, Isaac Wells (prop. music store), Otto Weinfurt, Philip Weinstein, Henry Weiss, Robt. Wells, Pearl Welsh, Walter Wessner, Burr Westcott, Emil Westland (sales exec.), Fred Wetter, Dr. Chas. Whalen, Wm. White, Luther Wilkerson, Herman Will, Peter Willem, Chas. Williams, Wesley Williams, James Winchester (clergyman), Wm. Witsch, Lillian Woodall, Wm. Woodbridge, Eugene Woods, Walter Woods, John Wotell, Anthony Yacula, Ruben Yanovsky, Amilia Zegulis, Wm. Ziegenhagen, John Zielinski, Wm. Ziegenhagen, John Zielinski.

CICERO—\$541,000

Over 65 Industrial Claims—\$16,232
Henry Adamson, Genevieve Dymitrowicz, Nicholas Goodyear, Marie Joscara, Antonie Klecka, Anna Machacek, Josefa Novotny, Edw. Pathenheimer, Adolf Stepan, Wm. Vlach.

DANVILLE—\$440,000

Thurman Allen, Cora Bromley, Dr. Geo. Cass, Rev. Otto Frey, Victor Gauss, Gailord Geddes, Willis Graham, Chas. Hoffman (oculist), Fred Lange, Dr. Merrill Miller, Martha Sager, Edw. Shuman, Henry Tharp.

DECATUR—\$874,000

Harry Boose, Bernard Bresnan, Bruce Becker, Carrie Carver, Elizabeth De Souza, Bert Duncan, Jesse Gebhart (pres. Gebhart Stores Inc.), Julius Gimpel, Nancy Greening, Wm. Guernsey, Homer Harris, Wm. Hinkle, Aaron Ivins, Samuel Kennedy, Aaron Lasky, Geo. Layher, John McDonald, Samuel May (grocer), Annie Riley, Herman Roucher, John Sanner, Herman Schultz, Delmer Widlick, Robt. Williams (editor), Jas. Yount.

DE KALB—\$270,000

Sam Carlson, Ellen Carlson, Elmer Klensung, Carl Matson, Helen Morgan, Earle Shoop.

DIXON—\$204,000

Paul Christianson (contractor), Geo. O'Malley, Daniel Raymond, Frank Schoell, Wm. Shuck.

EAST ST. LOUIS—\$1,608,000

Over 579 Industrial Claims—\$140,680
Julius Blschof, Louise Boehm, Chas. Browning, Elvin Brutecher, John Burns, Ralph Davinroy, Chas. Davis, John Deichman, Ione Dowling, Chas. Harrison, Henry Keefe, Ray Gardner, Lunceford Hayden, Henry Hoef, I. Larobardier, Jesse McNeill, Roscoe McNeill, Mark Minarich, Edw. Nolte (grocer), Wm. O'Neill (grocer), Fillmore Phillips, Chas. Reagan, Edna Ricks, Wm. Schwarzauber, Veda Shaffer, John Stack, Peter Wolfe, Herman Young.

ELGIN—\$977,000

Victoria Barnes, Richard Bower, Philip Carpenter, Thos. Cleary, John Clegborn (marine engr.), Chas. Donaldson, Wm. Goble, Walter Henning, Ruben Jordan (sales mgr.), Florence Lind, Frank McDonald, Grace Magnusson, Franz Mann, Cora Muntz, Frank Peglow, Morris Ramm, Dr. Frederick Schurmeier, Jos. Walker, Conrad Young, Jr.

ELMHURST—\$241,000

Wm. Graue, Alexander Low, Daniel Webster.

EVANSTON—\$3,911,000

Over 90 Ordinary Claims
Ernest Anderson, John Anderson, Nellie Badinelli, Howard Gregory, Harry Holbrook, Philip Huston, Lillian Jarric, Isaac Johnson (pres. Johnson Oil Refining Co.), Sarah Meloy, Wm. Meyer, Dr. Thos. Mullen, Frederick Quayle, Martin Rosen-dahl, Clayton Sherman (exec.), John Taft (exec.), Arthur Taylor, Jos. Utz, Hugh Wetherbee, Ellen Wilcox, Chas. Williston, Christian Wilson.

FOREST PARK—\$165,000

Elizabeth Bach, Leona Birkholz, Henry Hilgenberg, Marion Watson.

FREEPORT—\$325,000

Samson Babcock, Ernst Brynteson, Cecil Fluegel, Martin Fritter, Julius Heeren, Wm. Hillmer, Elmer Horner, Elmer Koym, Louis Lamm, Arthur Nottmeier, Wm. Peck, John Schroeder, Eugene Stebbins (author), Lester Zipse, Hazel Zipse.

GALESBURG—\$339,000

Henry Bogue, Catherine Daniels, Wm. Dugan, John Feather (realtor), Earnest Golliday, Walter Green, Walter Johnson, Jeremie Sullivan, Stephen Zendt (minister).

HIGHLAND PARK—\$992,000

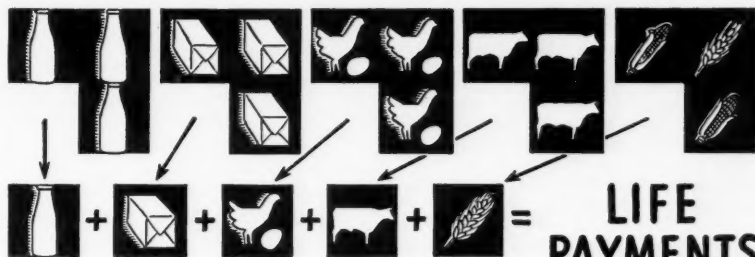
Ida Appel, James Collins, Robt. Douglass, Nelle O'Rourke, Ernest Smith, Harvey Witten (contractor).

JACKSONVILLE—\$359,000

Avin Burrows, Walter Clayton, Jos. DeGoveia (contractor), Lois Eckman, Joshua Hughett, Andrew Leck, Arthur Leitz, Wm. O'Meara, Carl Richards, Claus Sandberg.

JOLIET—\$1,867,000

Over 63 Ordinary Claims
Over 95 Industrial Claims—\$29,052
John Benson (pharmacist), Agaas-



LIFE PAYMENTS

IN 1941

WOULD PAY FOR 1/4 OF ALL U.S. FARM PRODUCTS

ton Berredeck, Apolonia Bortkewicz, Jos. Bostyancic, Jos. Bozich, Mary Brooker, Beo. Brown, Alfred Calkins (civil engr.), Andrew Chlevecich, John Clark, Sarah Conroy, Amelia Constantino, Wm. Creswell, Wm. Crossen, Thos. Deam, Harold Eib, Erick Erickson, Gilbert Green, Geo. Hill (ins.), Katherine McCraney, Catherine McGuckin, Stephen Mahoney, Robt. Martin (att.), Leo Melcher, Edw. Morton, Arthur Nelson, Robt. Overpeck, John Tomastick, Ernest Wehr, Dr. Geo. Woodruff, Frank Zidek.

KANKAKEE—\$375,000

Jos. Adelman (merchant), Amedee Betourne (druggist), Jack Blatchford, Joel Butler, Charles Heffer (merchant), Charles Class, Wm. Kaufman, Hattie Kime, John Milburn, Chas. Miller, Harry Rehr, Fred Seedorf, Jacob Stetzbach, Wm. Tanner, Albert Warner, Paul Ziemer.

KEWANEE—\$194,000

Edw. Armstrong, Elisha Beadle (realtor), Jos. Carter, Harry Dana.

LA GRANGE—\$296,000

Paul Augustinus, Clyde Hunt (civil engr.), Harvey Huntington, John George Lutz, Agnes Pauquette, Geo. Tamm.

LINCOLN—\$166,000

Thos. Blackburn, Michael Culnan, Mary Hoyle, Gustav Johnson, Mary McKnight, Sarah Perry, Florence Rosenthal, Geo. Woodward.

MATTOON—\$141,000

Edythe Diek, Minnie Fye, Edw. Miller, Gus Wiegell.

MAYWOOD—\$415,000

Abraham Axelrod, James Carey (postmaster), Albert Edwards, Fred Garner, Rosalie Harrold, Walter Shand, Ella Smith, Henry Tolsted.

MOLINE—\$510,000

Harry Arvanis, John Bustafson, Edw. Easton, Erik Engstrom, Reinhold Forster, August Grantz, Merrill Heaps, Henry Hinek, Arthur Herring, Albert Larson, Leonard Johnson, Alexander Mitchell, Wm. Mullinix, Carl Nelson, John O'Neill, Victor Phelps, Paul Pressel, Frank Sommers, Louis Von Motz.

MONMOUTH—\$136,000

Mary Carson, Arthur Feldt, Earl Graham, E. E. Hardin (bank pres.), Wm. Hayes, Clara Morling, Wm. Weir (banker), Phillip Zimmer.

OAK PARK—\$2,742,000

Over 80 Ordinary Claims
Over 15 Industrial Claims—\$2,731
Frances Alloway, John Anderson, Marvin Austin, Wm. Bainigan, Fred Butler (exec. Butler Paper Co.), Geo. Clark, Pearl Clarke, Edw. Farrell, Clyde Franks, Elizabeth King, Herman Klass, Elmer Krundick, Harry Molson, Geo. Oakley, Wm. Plummer, Arthur Rehm (bank vice-pres.), Gertrude Rietz, Dr. Robt. Savage, Geo. Schweitzer, Jakob Sellinger, Louis Tickint, Arv. Wallentin, John Watters.

OTTAWA—\$150,000

Eva Barr, Frank Crane, Walter Follett, Jerry Nagle, James Park, Albert Yates.

PARK RIDGE—\$296,000

Richard Doras, Geo. Halbrook, Geo. Johnson, Henry Moheiser, Jr., Edwin Wilkinson.

PEKIN—\$465,000

Marvin Gross (chemical engr.), Geo. Cummings, Sophia Friedrich, Edw. Gurney (dentist), Eliza Huey, Jr., Ander-

A beneficiary in Illinois writes: "I am the only child and beneficiary of my father's insurance. I am a widow. The insurance was a great help, since it permitted me to remain on the farm owned by Father. I cannot speak too highly of insurance."

mer Kennedy (investment broker), Ralph Kennedy (merchant), Wm. Lampken, John Lind (ins. broker), Ella McCord, Robt. McDougal (pharmacist), Ruby McElhaney, Ralph Mackemer, Edw. Meredith, Wm. Montgomery, Hazel Newell, Wm. Nicol, Walter Parkhill, Chester Potter, Geo. Rehffuss, Lawrence Ripper (credit mgr.), Louis Rogy (exec.), Dr. Leslie Rutherford, Jas. Selby, Edw. Siebert, Anson Sparks, Peter Stenstrom, Dr. Garrett Thompson, Henry Turner, Geo. Waller, Walter Westrope, Wm. Wickert, Dr. Peter Wiens, Jane Winget, David Wissel (ins.).

QUINCY—\$417,000

Frank Altrogge, Walter Awerkamp, Herman Booch (minister), Chas. Chadwick, Jos. Colpitts, Daniel Corrigan, Adolph Friedman, Robt. Fuehlen, Solomon Harris, Geo. Hendricks, Henry Johns, John Lenz, Jr., David Long, Loucettia Lucas, Edw. Nicholas (minister), Herbert Speckhart, Siek Wilhelmnia, Henry Wittler.

RIVERSIDE—\$288,000

Chas. Doran, Jos. Illich, Jas. Jackson, Geo. Morton (mgr.).

ROCKFORD—\$2,145,000

Life insurance payments averaged \$80 per family and were 30 percent of annual food sales in the city.

They represent 11 1/2 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 20 year period equal the city's annual retail trade volume and over a 5 year period equal the total savings bank deposits in the city.

Over 80 Ordinary Claims

Over 109 Industrial Claims—\$26,651

Gustaf Ahlstrom, John Akelaitis, David Alfars, Freda Anderson, Jonas Boyer, Augusta Braconier, Chas. Brown, Elmer Carlson, Lee Childs, Chas. Cook, Thaddeus Davis, Ray Dimond (realtor), Thos. Dunn (druggist), Chas. Fagerberg, P. Garmar, Thos. Gill (circuit judge), Leroy Green, Gust Holmberg, Elizabeth Johnson, John Johnson (realtor), Fred Kelley, Geo. Kitteringham (sporting goods store), Harry Lamont (musician), Victor Lind, Oscar Lindgren, Herschel McCleary (clergyman), Beach Maguire (mgr. Parson's Lumber Co.), Chas. Mayer, Edwin Meier, Susan Oakley, Thos. Savage (ins.), Joel Schell, Otto Schumann, Dr. Henry Searle, Daniel Sullivan, Clarence Wickham (plumber).

ROCK ISLAND—\$841,000

Life insurance payments averaged \$88 per family and were 30 percent of annual food sales in the city.

(CONTINUED ON NEXT PAGE)

LESTER O. SCHRIVER

General Agent

Aetna Life Insurance Co.

301-305 S. Jefferson Ave.

Peoria, Ill.

Telephones: Bus. 3-3791; Res. 9658

Louis Cohen, Geo. Cramer (publisher), Harry Falk (real estate), Amelia Farnum, Jakob Frackowiak, Rev. Leo Freehill, Nancy Fuller, Michael Grachek, Agnes Gregory, Robt. Hanna, Leo Huhn, Walter Ireland (pres. shoe co.), Henry Jacoby, Jas. Judkins, Jacob Kaylor, Harry Kelly (mgr. Kelly's Beach), Robt. Kelly, Morti-

★ Celebrating ★
1907 THIRTY-FIVE YEARS 1942
★ of Progressive Service ★

The North American Life Insurance Company of Chicago completed a most successful year in 1941—increasing its assets, its new paid for business, its total insurance in force and at the same time experiencing an unusually favorable mortality rate.

Today North American Life pledges energetic support of President Roosevelt in aiding the NATION'S WAR efforts.

NORTH AMERICAN LIFE INSURANCE COMPANY
OF CHICAGO.

E. S. ASHBROOK
President

PAUL McNAMARA
Vice-President

North American Building, Chicago, Illinois

Names in each town are only a partial list of claims paid during 1941.

Illinois—Continued

Over an 18 year period they equal the city's annual retail trade volume.

Gazetta Bash, Concy Braden, Dr. Roy Calkins, Leila Connor, Maggie Cor-ken, Frank Denhard (foreman), Wm.

JOHN M. EKELIN

General Agent
GENERAL AMERICAN LIFE
INSURANCE COMPANY
401 Safety Bldg., Rock Island, Ill.
Life—Group—Salary Savings—Annuities—Accident
and Health and Hospitalization Insurance

Donaldson, Geo. Humphrey (salesman), Bessie Kerr, Edwin McKown (merchant), Wm. Moody (supt.), Fred Naylor, Marvin Peterson, Chas. Polka, Frances Ray, Harry Schroeder, Louis Swanson, Alice Thompson, Geo. Uhlmeier.

SPRINGFIELD—\$2,065,000

Over 187 Industrial Claims—\$42,324

Sam Adleman, Dr. Harry Amant, Edw. Bals, M. Campbell, Chas. Chapman (laundry owner), Esther Cohn, John Colegrove, Bertha Dalbey, Emma Dixon, Richard Dwyer, Lewis Edwards, Frank LaFauce, Sadie Fishman, John Geagan, John Getz, John Haenig (merchant), Herman Hahn, Monroe Harris, Ezra Hazell (dentist), John Hinrichs, Herdie Job (auto dealer), Edw. Jones (restaurateur), Edw. Kastrop, Dr. Peter Kokenes, Michael Kuciamba, Sam Kurtz, B. Leutenmayer, Eli Lilienstein (realtor), Clarence Litton, Chas. Long, Margaret Maher, Albert Myers, Sr., Louis Myers, Truman Penneman, Geo. Schlanbacher, John Springer, Benjamin Strum, Edwin Summers, John Sutphin, Martin Sweet (drug-gist), Ruth Thon, Kathryn Wasson, Chas. Watts (florist), Bert Weeks, W. Wines (atty.), Herbert Woods.

STERLING—\$149,000

Albert Bradley, Frederick Hoover, Ella Reed, Ferguson Reed.

STREATOR—\$166,000

Ernest Baker, Phillip Hill, James Husted, Anna Jarusinsky, Albert Koenig, Oscar Loring, Jas. Stillwell, Louise Tremper.

URBANA—\$175,000

John Brannigan, Ernest Brown, Peter Campbell, Thos. Campbell, Wm. Foster (architect), Chas. Locke, Lester McManagers.

WAUKEGAN—\$698,000

Florence Effinger, Ann Engle, Pauline James, Leonard Lighthall, John Mooradian, Harold Potter (florist), Abraham Rubin, Louis Sand, Henry Sherer, Curtis Sneehus, Andrew Thomsen, Jr., Helen Warpus.

WILMETTE—\$981,000

Russell Anderson (engr.), Newman Baker (professor), Carl Henricks, Cecil Hurt.

WINNETKA—\$1,840,000

Louis Arbogast (sales mgr.), Frederick Bradford (exec.), Ralph Gately, Paul Leech (pharmacist), Chas. Loper, Albert Wright.

OTHER ILLINOIS TOWNS—\$15,380,000 (Partial list)

Adair: D. Scudder, Minnie Stand-ard. Aledo: S. Morgan, H. Parkinson, D. Twelftree, J. Walters. Alexis: A. Hart-zell, J. Robertson, E. Sims, W. Stevenson (banker). Altamont: Rev. M. Burk-hardt. Anna: Martha Hammond, H. Schmidt, W. Wiley. Arenzville: H. Jones. Argenta: J. Freeman, F. Moore. Aroma Park: T. Kinnore. Ashland: M. Cashin. Assna Park: J. Staub. Astoria: J. Danver. Atkinson: G. Galle, W. Prit-chard. Atlanta: A. Gluck. Atwater: J. Boston. Avon: J. Reeve (school supt.). Baldwin: J. Schmolli. Batavia: Herbert Beardsley, Ruth Willcutt, T. Willcutt. Batchtown: H. Blackwell, F. Presley. Bartelo: A. Gebke, Jr. Beardstown: H. Cissna, F. Greve, Clara Logsdon, H. Moorman, Dr. C. Soule. Beecher City: W. Sparks. Belvidere: B. Brady, M. Burton, Dr. K. Hood, F. Perkins, P. Pys-zka, W. Raiston, O. Wright. Bement: W. Lobb. Benton: W. Hemphill, Esther Hungate, G. Lipe, F. Shepherd, D. Wood. Bethany: T. Hudson, Jr., H. Scott. Bismarck: E. Brown. Blandins-ville: F. Covert. Bloomington: C. Hase-man. Blue Mound: W. Wheeler. Bond-ville: E. Young. Boody: D. Armstrong (civil engr.), J. Nolle. Bradford: W. Champion. Bradley: T. Matheny. Broadwell: Elizabeth Elsminger. Broc-ton: I. Whitlock. Bucher: C. Eskilson. Buncombe: W. Robertson. Burnside: E. Ewing. Bushnell: Kate Longnecker, H. Westlake. Butler: E. Norvell. Cairo: W. McMarty. Over 66 Industrial Claims—\$8,140. Caledonia: Chas. Brown. Mary Rankin. Calumet City: F. Payne. Cambridge: D. Hier, J. Lindberg. Can-ton: W. Davis (merchant). Carbondale: C. Armstrong, Marion Claunch, F. Fierke (engr.). Carlinville: F. Paul, J. Schmidt. Carlyle: Minnie Jennie, P. Krietmeyer. Carmi: Wm. Elliott (auto dealer), J. Hawk, R. Merideth, H. Morrill, J. Phipps, Dr. A. Rudolph. Carried Mills: W. Mor-singer, D. Tanner (ins.). Carrollton: F.

Payment of \$328 Will Bring Over \$65,000 to Widow

Of course Mr. W expected to live! He had everything to live for: excellent health, a business that was good and getting better and a wife and son with whom he was very happy. "Surely," he must have thought, "this insurance will not be called upon to perform its ultimate function for many years to come."

However, Mr. W believed in playing safe. For that reason he was keenly interested in the family income plan which was presented to him by an insurance agent. He adopted the plan immediately when he realized that, if anything should happen to him, his wife would receive a guaranteed income for life with a larger income being paid her during the "critical period" when his son was growing up. Later events proved Mr. W's wisdom and foresight.

Slightly less than one year from that date, Mr. W began to show signs of nervous strain as a result of unexpected business reverses. He entered the neurological ward of a well-known hospital and within a week was dead.

Now, although less than one annual premium had been paid, Mr. W's widow will receive \$199.20 plus excess interest earnings each month until 1954, at which time a payment of \$19,674.66 will be made to her. This amount may in turn be used to purchase an annuity which will provide her with a monthly income of well over \$100 for life. Or, she may use part of the principal to give her son a start in the world.

STATEMENT OF PAYMENTS

234 monthly checks of \$199.20 (plus excess interest) until 1954	\$46,612.80
To be paid to beneficiary in 1954 19,674.66	
Total guaranteed	\$66,287.46
Paid by insured	328.40
Gain	\$65,959.06

Simonds—Carthage: Mary Helfrich, A. Layton, A. O'Hara (atty.). Casey: F. Chrysler (exec.), Phillip Read, Doit Young (banker). Centralia: B. Boggs, H. Brink, J. Dobson, A. Gilpin, E. Knolhoff. Centreville Station: Ida Rehg. Chana: J. Hoopes. Chapin: J. Pfeil. Charleston: J. Parkinson, Ralph Reed, Linder Rosebrauch. Chenoa: C. Healy. Chicago Heights: H. Eegs, J. Jensen, J. Sensel, H. Sievers, F. Weber. Clare: R. Blair. Clay City: M. Rushing. Clifton: R. Cot-ter, J. Andrews. Clinton: Ena Bain, A. Glenn, Rovena Miller, P. Sheedy, Dr. A. Tyler. Coal Valley: E. Lawson. Col-chester: J. Jefferson, L. Rinehart. Col-linsville: C. Brown, J. Conotti, R. Grimm, Sarah Peers. Colusa: C. Garrett. Cross-ville: B. Elliott. Cuba: J. Taylor. Cullom: Dorothy Gray, J. Miller.

Dallas City: Olive Black, H. Pettit, B. Symmonds. Danvers: T. Hart-man. Dear Grove: N. Nelson. Delavan: O. Hall, O. Howard. Depue: J. Kivet. Des Plaines: W. Eichelman (atty.). De Heimgaertner: J. Shampay, W. Smyser. Dewey: O. Quinn. Downers Grove: J. Branta (ins.). W. Kuegemann. F. Pang-born, J. Pawelski. Dundas: R. Craig. Duquoin: C. Buhrow. Duplo: A. Gilbert. Duquoin: C. Eichhorn. E. Spencer. East Alton: J. Millison, J. Schillinger. East Moline: T. Gorman (realtor). R. Suchy. Eddyville: Sarah Stone. Ed-wardsville: A. Gusewelle, W. Baird. Effingham: H. Hotze, Martha Reuther, C. Valentine, W. Wright. Eldorado: J. Hazel, Della Lewis, Mildred Unthank. Elizabeth: D. Berlage, L. Dittmar, Elva Schreck. Elmwood Park: F. Schau, J. Urbanek (exec.). Elvaston: B. Edmunds. Emden: W. Miller.

Fairdale: H. Hammond. Fair-field: I. Shepherd, J. Vaughan. Fair-mountain: B. Bryson, J. Finley. Farmington: E. Archdale, Louise Joss. Fenton: D. Clark, R. Meighan. Findlay: H. Dar-nell, Jennie Watkins. Forrest: G. Doer-fler. Forreston: Tille Andersen, T. Har-rison. Franklin Park: S. Weymouth. Freeburg: F. Linder. Galatin: E. But-ler (pharmacist). Galena: R. Barrett, A. Brickler, F. Lowes, D. Wachter. Geneseo: J. Dilenbeck, Dr. C. Young. Geneva: J. Ekstrom, S. Henrikson, C. Ross. Gibson City: W. Davidson, Gertrude Jordan, J. Palmer. Gillespie: L. Mor. Girard: F. Carriker. Glencoe: W. Clough, R. John-son (realtor). M. Rothchild (exec.). C. Thompson. Glen Ellyn: S. Starrett.

Godfrey: L. Frankel, W. Maas. Gold-onda: J. Baker, C. Parsons. Good Hope: B. Bacon, I. Jones. Grafton: W. Dun-lope, W. Gearing. Grant Park: M. Guretz, H. Mussman. Granville: A. Kunkel. Greenbush: D. Ray. Greenfield: Elizabeth Kuhnline, C. Shane. Green-ville: J. Blizard, M. Colcord, E. Geertz, C. Hunter, C. Knapp, O. Powell. Gridley: G. Lehr.

Hammond: R. Richmond. Hamp-shire: J. Heiter. Hanover: E. Cronwell (tailor), H. Hunt, A. Noton. Harrisburg: Effie Booten, C. Cusic, B. Gaskins, R. Hawkins, F. McCormack, C. Parker, P. Zimmer. Harvard: Bessie Marvin, Dr. J. Maxon, O. Neidhold, C. Oberly. Harvey: J. Bastar, J. Flaherty (postmaster). Havana: R. Sorenson, L. Yetter. Henry: A. Doelzer, H. Kapraun. Herrin: E. Richardson. Highland: J. Leu, E. Wildi. Wilson. G. Zehnder. Hillsboro: W. Harkey, Nannie Herguth. Hillview: Dr. H. Garrison. Hinckley: E. Baie, H. Hop-kins. Hoopston: Irma Stormer, L. Tovey. Humboldt: B. Macklin, Ida Whit-ley. Huntley: F. Beckert. Irving: G. Sturgeon. Ivesdale: E. Auth. Jersey-ville: Lulu McFain, O. Dierking, E. May, Gladys Noble. Johnson City: G. Filley. Jonesboro: I. Knight, E. Sims. Kane: J. Mains. Keenes: U. Pepple. Kenil-worth: E. Heister. Kirkwood: W. Laws. Ladd: J. Cahill (ins.). La Harpe: L. Bennett, Ruby Burford, T. Griffin, Emma Wilcox. Lake City: O. Beck. Lake For-est: C. Larsen (contractor), H. Woodard. La Moille: H. Butler, R. Cornelius, T. Koerner, F. Schwabandlen. La Prairie: E. Fruehling. La Salle: Minnie Heath. Morgan: G. Weber. Lawrenceville: F. Bristow, C. Crouch, H. Haffner (realtor). Lebanon: Dr. P. Griesbaum. Lerna: E. Duval, W. McQuown, W. Sampson. Lewistown: D. Clary, C. Rennie. Lexing-ton: W. Anderson, E. Hastings, Jr. Litchfield: Eleanor Goodall, J. Heise, Jo-hanna Papke, J. Pappmeier, Kella Rob-erts. Lockport: G. Gossard. Lombard: C. Bainbridge, E. Ellenberger. Logosotee: C. Miles. Louisville: J. Brown, R. Tol-liver. Lovington: A. Hostetler, B. Humphrey.

McLean: Mary Lancaster. Mc-Leansboro: F. Epperson, W. Gray, Anna Huffstutler, H. Mitchum. Macomb: H. Nestler, Marion Pickenpau, Florence Woerly, L. Ziener. Madison: W. Thomp-son. Manhattan: E. Bowers, F. Noechel. Manito: P. Copelen, W. Thomas. Man-lus: W. Raabe, M. Schmidt, Sr. Man-teno: K. Haigh. Maquon: C. Haynes. Marengo: G. Colver. Hannah Nelson. Marion: L. Cline, H. Dettmer, E. Leach, V. Montague. Marissa: Elsie Canning, F. Juenger, A. Schoepp, J. Walker, J. White. Marseilles: J. Farrell, R. Moore, G. Wilcoxon. Mascoutah: G. Kruse. Matteson: H. Rea. Mechanicsburg: F. Harper (atty.), W. Jones. Medora: D. Cameron, F. Patton. Mendota: F. Kohl, W. Montson (plumber), F. Schwartz. T. Scott, H. Wright. Meredosia: P. Hinners, F. Huey, E. Roland. Metamora: Maria Waldschmidt, G. Werusman (realtor). Metropolis: J. Lackey, R. Rew, C. Trail. Milford: F. Henry (florist), H. Hibler. C. Long, R. Reichen (clergyman). Mil-lidgeville: W. Bott, C. Straka. L. Zemke. Millstadt: H. Ahrens, Mary Rodemich, A. Schoppe. Modesto: C. Drum, C. Madison. Mokena: J. Day, J. Nielsen. Monroe Center: G. Dunning, H. Rippentrop, H. Rust. Monticello: N. Lilly, Morris: J. Desrie, G. Weitz. Morrison: G. Beswick, R. Kelly, D. Steiner. Morrissonville: C. Seaton. Mounds: R. Jerrell. Mount Olive: J. Dains, J. Lawson. Mount Prospect: Fern Dobbins, J. Huppert, W. West. Mount Sterling: W. Egler, V. Foltkamp, O. Parker. E. Perry. Mount Vernon: W. Drennan, L. Emmerson, J. Evans, M. For-est (ins.). E. Highman, Janie Miles, F. Sager. Mount Zion: Dr. S. May. Moweaqua: M. Stewart, Gladys Tenney, F. Williams. Murphysboro: Katherine Arbelter, R. Edwards, J. James, J. Levan, W. Smyson. Nameoki: P. King. Naper-ville: Florence Fry, C. Hammersmith. C. Kuhn, D. Stierbold. Nashville: L. Nichol-son. E. Wendell. Natrona: R. Harless. Neponset: J. Gunning. New Douglas: R. Prange. Newton: E. Bixler, J. Watts. Normal: G. Conley, Rev. J. Starr, J. Wilmoth. Norris City: G. Bayley. Northfield: S. Riva.

Oak Lawn: E. Rolfe. Oak Wood: I. Peters. Oblong: Hazel Brown, Marion Drake, E. Mouser, N. Wilkin, Nora Wiman. Odell: J. Pellouchoud, G. Thomas. Olmstead: C. Schnaare. Olney: D. Burg-er, Jr., E. Gaede, J. Kaley. Oleana: A. Porter. Oquawka: J. Gordon, R. Hurka. Oregon: C. Etnyre (realtor). R. Mur-dock (grocer). A. Pye, S. Purtteman, L. Shults. Oswego: F. Thomson. Palat-ine: C. Hildebrandt, L. Kastning, A. Simpson. Pana: Judith Bonser, H. Cothern, G. Schloz, G. Taylor. Paris: O. Adams (ins.). H. Bridman (clear mfr.), Dr. B. Clinton, J. Dunlap, Jr., G. Hunt, B. Seidel. Pawnee: J. Beamer. J. Secor. Paxton: E. Baker (ins.). J. Fields. Peotone: E. Stassen. Peru: W. Brady, J. Coulter, Rev. L. Grzybowski, H. Hel-mig, Jr., H. Kiesel, S. Lindenmeyer, E. Sommerfeld. Petersburg: O. Anderson, E. Balster, H. Curry, P. Rebbe. Philo: S. Towner. Pittsfield: R. Callender, Eliza Moonaw. Plainfield: D. Falkenberg, J. Lasser. Pleasant Plains: J. Springer. Pocahontas: F. Korte. Polo: Alice And-rea, C. Bricknell, E. Clobber (banker). Pontiac: H. Colegrove, L. Cullen, H. McCullough, J. McMahon. Potomac: Dr. W. Cossairt. Prairie View: A. Plamond-on (exec.). Princeton: G. Edwards, G. Gray, A. Stonewall. Prophetstown: H. Beeman, Mabel Morse, D. Peterson.

Ransom: F. Hagl, A. Taylor. Rantoul: R. Fleck, D. Long, Madge Miles. Raymond: G. Doyle, Jennett Kessinger.

Red Bud: H. Hartman, O. Plate. Rens-selaer: Dr. A. Kresler. River Grove: A. Klotz. Roanoke: W. Reinken. Robinson: J. Eagleton. Rochelle: C. Ewald, W. Hackett, E. Herrmann, G. Leifhelt, Jr., Rock Falls: Della Larson, Nancy Wright. Roselle: R. Clarke. Rushville: J. Bradley, Mary Desitz, F. Hietz, A. Rode-wald (ins.). Sailor Springs: J. Rinnert. Saint Charles: F. Anderson, L. And-rews, F. Haskin, E. Warner. Salem: D. Colson, B. McDonald, W. Nelhaus. Sandwich: M. Andersen. Seymour: E. Coffey. Shawneetown: H. Howell. Simpson: A. Kerley, Dr. T. Kerley. Skokie: H. Garner, C. Pearson, C. Watt. Smithshire: J. Cooper. South Beloit: A. Beal. Spring Valley: G. Moore. Stan-ford: Dr. S. Cavins. Staunton: H. Lew-erenz, L. Lich, W. May. Stockton: B. Stephenson. Stonington: H. Sullivan. Sugar Grove: E. Stainfield. Sullivan: S. Hall, J. Taylor. Steamore: G. James, L. Marshall (ins.), P. Peterson, W. Wilson.

Taylorville: G. Anderson, C. Arm-itage, W. Ellis, Edna Fox, H. Hatfield, W. McBride, F. Reed, H. Rinker, G. Spates, J. Vaughan, Iona Ware. Tonic: J. Schmitz. Toulon: C. Luecke. D. Marshall, R. Ogile. Trenton: J. Glaeser, A. Leonhard. Triumph: M. Warsely. Tuscola: J. Kennedy, Leta Stacy. Union Grove: W. Workman. Vandalla: Lola Kelly. Vermilion Grove: U. Martin. Vienna: O. Atherton, C. Bellemey, J. Bridges, L. Farris, Vinna Powell. Villa Grove: J. Burrus. Villa Park: E. Boese, H. Hunter. Virden: Ada Chapman, D. McCracken, Dr. T. Morgan. Virginia: W. Davidsmeier.

Walnut: W. Stone. Warren: E. Wilcox, J. Yohn. Warrensburg: R. Mc-Grath, H. Shettel. Washington: J. At-water. Waterloo: H. Gentsch, J. Wetzel. Watseka: C. Hinton, A. Post, V. Schlem-mer. Wenona: H. Schlossler. West York: R. Seigel. Wheaton: J. Dieckman, J. Hastings, Jr. White Hall: N. Davis, L. Goodrich. Winchester: H. Coultas. Wood River: M. Mason, G. Wahl. Wood-stock: N. Adams, G. Burke, Margaret Jung, G. Miles. Worden: E. Dustmann, H. Langendorf. Yorkville: J. Shyer.

"Estate Consisted Almost Entirely of Life Insurance"

I am very willing to give you any data you care to have regarding the life insurance left by my late husband, as I feel so deeply indebted to the insurance companies for the comforts I am now privileged to have.

Mr. S. graduated from Rutgers College, was a Phi Beta Kappa man and a member of Delta Upsilon Fraternity. He was a chemist by profession. For the past 18 years was secretary of the National Canners Association.

Mr. S. was known in the cannery industry from coast to coast, and he was prominent in local circles, was president of the R. Ad Club and held other impor-tant offices.

As he had never indulged in stock market activities, my husband's estate consisted almost entirely of life insurance.

With the exception of about \$1,000, all my insurance was put into annuities, and the income I receive in this way will take care of me as long as I live. I cannot be grateful enough, for without life insurance it would have been necessary for me to either take a position or be dependent.

I was particularly impressed and gratified by the promptness with which my financial affairs were settled by the insurance company to which I turned over my policies. In less than six weeks after my husband's passing, my annuity checks are coming in, and there is never any delay whatsoever.

Personally I am convinced that there is no safer and saner way to invest money than in life insurance. I wish we had realized this fully when we were young, but, like so many young couples, the inevitable future emergencies troubled us not at all, consequently when we awakened to the realization that provisions should be made for the future, Mr. S. had reached an age when the installments were very heavy and a great drain on our income. Had he taken out his policies fifteen years earlier, the installments he paid would have given me twice the income I now have.

However, I am grateful for things as they are, and as each check arrives I realize the blessing of life insurance.—Mrs. E. R. S.

Names in each town are only a partial list of claims paid during 1941.

WISCONSIN

Total Payments \$58,900,000
 Rank in Payments 13th
 Rank in Population 13th
 Payments Per Capita \$18.77
 Ratio to National Per Capita
 Insurance Payment875

Ordinary life insurance in force \$1,994,489,000 on 1,016,041 policies or \$636 per capita. Average size of policy in force \$1,963, average new policy sold in 1941 \$1,747; volume sold \$148,504,000.

The \$58,900,000 in life insurance money paid to residents of Wisconsin in 1941,



exceeded the \$31,843,560 in W. P. A. payments in the state for the fiscal year, was many times the \$1,737,520 in W. P. A. grants, over four times the federal agricultural adjustment program payments of \$14,204,840 and over five times the \$11,013,184 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments exceeded the \$54,479,041 in income and excess profits taxes collected in Wisconsin.

(For towns with fewer claims see end of list)

ANTIGO—\$182,000

Fred Christenson, William Conrad, Edward Doner, Andrew Elter (mfr.), Frank Kubeny, Josef Prokupek, John Tikalsky, Rudolf Tomany, Josef Zima.

APPLETON—\$660,000

G. Buchert, Grant Collins, Arthur Dower, John Farley, Charles Hartsworm, Frederick Hartung, August Laabs, Charles Marston, Gustav Zuehlke, James Zwicker.

ASHLAND—\$125,000

Abe Gaudette, Fred Hanson, N. C. Hitchcock, Bruno Malek, Bartolomej Nemec, Jan Schlies, Robert Starr, Anna Suess.

BEAVER DAM—\$160,000

Earl Mussehl, Theo. Sonnemann, William Zeimet.

BELOIT—\$645,000

Caroline Baars, Pearl Engebretson, Emogene Gates, Dorence Helm, Leonard Kapp, Frank Kenyon, George Macklem, Nels Peterson, Rolf Rosman, Charles Steele.

BURLINGTON—\$135,000

William Huse, Michael Trimberger, Theodore Wiechers.

CHIPPWA FALLS—\$275,000

Owen Coyle, Milton Dipple, Louis Frenette, Frank Kinamon, Leon Marshall, Carl Pierce.

EAU CLAIRE—\$986,000

John Amudson, Asker Bates, Samson Despres, William Frawley, Carl Haas, Charles Heckstadt, Monroe Millren, Frank Paul, Harvey Schofield, Werner Schwahn, Gebhard Weizenegger.

EDGEMONT—\$133,000

Edith Beaver, J. Harry Maltress, Charles Sweeney.

FOND DU LAC—\$715,000

Harland Ammel, John Faber, Herman Gard, Peter Halfman, Michael Hauser, Robert Huppert, William Kindschuh, J. Lawrence Krees, Emelle Marcoe, Albert Rieder, John Reinhardt.

GREEN BAY—\$1,395,000

Benjamin Abrahams, Carl Asman, Andrew Clemetson, John Crabb, Jessie Dandoy, John Demuth, Edward Deuster, Earl Eklund, Nicholas Feldhausen, Ar-

thur Fontaine (atty.), Philip Haevens, Alvin Hansen, John Kelliher, Carl Klerman, Andrew Klaus, Dr. Eugene Knox, Martin Kvitek, Charles LeClair, Lena Madsen, Cecile Mathot, Loyal Plinske, Joseph Reinhard, Frantisek Sacha, William Safford, Zachary Vandeveld, John Watermolen, Alfred Wauters.

JANESVILLE—\$544,000

Edward Baumann, Oliver Grant, Charles Gregory, Herbert Huebel, Louis Kerstel, Frank Kethelhohn, Frank Longanecher, Norman Schiefelbein, James True.

KENOSHA—\$1,290,000

John Breidt, Albert Fransway, Ramhardt Hoffman, J. Charles Karnes, John Kolinski, John Mayer, Oliver Muelder, Gilbert Ross, William Russell.

LA CROSSE—\$985,000

James Dunne, John Esch (atty.), Mamie Hanson, Gustave Keller, John Knobloch, James Korczyk, Joseph Poehling, George Rothaupt, Ronald Smith, John Weber, Frank Welch.

MADISON—\$2,720,000

Life insurance payments averaged \$147 per family and were 38 percent of annual food sales in the city.

They represent 35 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 16 year period equal the city's annual retail trade volume and over a 5 year period equal the total savings bank deposits in the city.

Alva Amble, Arthur Belch, Clarence Brumm, Fred Bergin, Oscar Burkett, Joseph Daggett, Barney Devine, John Drives, John Fluckiger, Andrew Foss, Irving Frautschi, Samuel Gould (dentist), Arthur Hagan (ins.), Elizabeth Higgins, Harvey Howitt, George Huemer, Andrew Kentzler, George Kroncke, Edward Kremers, Arthur Larson, Howell McGraw, Frank Mitchell, William Murray, George Nelson, Mason Patrey, William Peterson, Henry Schlitz, Warren Smith, Henry Statz, Frederick Suhr, Ray Swanton, Gustav Wolff, John Zanoya.

MANITOWOC—\$614,000

Charles Christensen, Theodore Gray, Stanley Eckel, Verona Hammel, Charles Hopf, Jan Hronek, Henry Levenhagen, Alex Mrotek, Bohumil Steffek, Jindrich Tesarik, Wenzel Urbanek, Jaros Antonin.

MARINETTE—\$285,000

Alzy Brabant, Patrick Gerarden, Joseph Hershey, Alexander Robedeau, Andrew Ulvig, Herman Westphal.

MARSHFIELD—\$170,000

Elden Buckmaster, George Huber, Forrest Renne.

MENASHA—\$231,000

Henry Mielke, Delores Orion, Arnold Schultzy, William Stewart.

MENOMONIE—\$140,000

W. Anderson, James Mars, Oscar Nichols.

MERRILL—\$480,000

Mary Bosworth, Marie Hescok, Henty McDonald, Peter Nostrand, Rowland Page, Max Schmidt.

MILWAUKEE—\$20,860,000

Life insurance payments averaged \$145 per family and were 59 percent of annual food sales in the city.

They represent 24 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 14 year period equal the city's annual retail trade volume and over a 5½ year period equal the total savings bank deposits in the city.

Over 588 Ordinary Claims
 Over 219 Industrial Claims—\$56,004

CLAIMS BY AMOUNTS:

5—\$50,000 or over
 20—25,000 to \$50,000
 45—10,000 to 25,000
 73—5,000 to 10,000
 87—3,000 to 5,000
 97—2,000; 261—\$1,000

Wm. Alhauser, Adolph Anderson, Charles Arndt, Albert Baker, Rev. Joseph Berg, Alfred Bickel, Anton Bishop, Ferdinand Bischof, Robert Blaisdell, William Bowen, George Bradshaw, Darwin Broenen, Albert Bruskewitz, John Campbell, Eugene Carrington, James Clemens, George Coeper, Daniel Conery, George Cook, Joseph Cullen, Albert Dammann, Charles Davis, Rudolph Doelger, Herman Dolge, Thomas Dow, William Dow, Paul Elko, Jacob Engel, Nicholas Ewens, F. J. Fassbender, William Faust, Joseph Flejter, John Fouldes, Robert Gormley, Nathan Gould, Frank Grafenauer, Emil Hammerstein, Charles Haut, Philipp Hohlweck, Martin Jacobson, Paul Jaeger, George Kaiser, Hubert Karass, Martin Key, Jacob Kissinger, Raymond Kohlsdorf, Terezie Kohoutek, Herman Kornhauser, Ludwig Kottbauer, Frank Kraniger, Lloyd Krueger, Edwin Kuenzel, Carl Laudon, Charles LeClair, Charles Lynce, Frank Manel, Arthur Mayberry, Benjamin Miller, Henry Miller, John Murphy, Osear Nelson, Fred Nichols, Jacob Niemann, Otto Oleson, Henry

EVERY DAY IN 1941



Every day in 1941, \$8,063,720 in life insurance checks were delivered to policyholders and beneficiaries.

Paape, Eldon Patterson, Lea Pfeiffer, Edward Plaum, Rev. Thomas Plunkitt, Samuel Porter, Morris Resnick, Alexander Reuter, Henry Richter, Theodore Richter, Gustave Riehe, Frank Riedmuller, George Robbins, Kline Robert, Alexander Rosenberg, Christian Rusch, John Rux, John Saeger, Norman Schaab, August Schmidt, Otto Schuessler, Edwin Siggelkow, Peter Simon, Shields Sken, Arnold Strauss (dentist), Geo. Sweet, Frank Swenson, Arthur Thom, Hans Werner, Harold Webster, Frederick West, Charles Wilson, George Wordingham, Raymond Young, Edward Zuehlke.

NEENAH—\$185,000

Hubert Cole, Olga Goldner, May Meyer, Endre Sponheim, Francis Stevens, Carlton Turriff, Fred Zeb, Harry Zemlock.

OCONOMOWOC—\$160,000

Rev. Richard Evans, Alfred Freihube, Oner Hansen, Wm. Kummrow, Carl Marquardt, William Notbohm.

OSHKOSH—\$995,000

August Berg, Sam Flemming, Thomas Jackson, Irwin MacNichol (ins.), Thomas McCullough, Frank Marshall, Edward Montgomery, Casper Pfeiffer, Milton Polplatz, August Pomraning, Robert Rose, Nolan Ryan, Philetus Sawyer, Burt Scott, Ernest Smith, Wm. Springgate, Edwin Swikert, Llewelyn Thomas, Herbert Witzel.

PLYMOUTH—\$86,000

Bert Harrington, Martin Larson, Otto Ullrich, George Yunker.

RACINE—\$1,920,000

Over 39 Ordinary Claims
 Marie Andersen, Harry Allen, Rudolph Bergersen, Kirikor Dadion, Anthony Dzelekan (pharmacist), Vaclav Friedl, Francis Hanney, Louis Hansen, Knud Jacobsen, Herman Kohlmann, John Krenze, Louis Larson, Julius Lonne, Stephan Podkamensky, Albert Wibbert.

RICE LAKE—\$62,000

Roy Frasier, Christian Heldstab, Antonin Posta, William Simpson.

SHEBOYGAN—\$1,135,000

Raymond Arpke, Harry Axel, Louis Bifano, John Burus, Jesse Davis, Charles Gieseke, Werner Kanske, Alfred Knauf, Fulton Leberman, John Leicht, Horace McMillan, Edward Nelson, Clemens Reiss, Lawrence Rochius, Leo Schropp, John Stephani, Ernst Stockhardt, Donald Taufferner, Anton Trimberger, Herman Wesener.

STEVENS POINT—\$378,000

Harry Adrian, Roman Bukolt, Theodore Freiberg, Harold McCallum, Anna McNeely, Carl Nelson.

STURGEON BAY—\$115,000

Eugene Carrington, Henry Gerlach, Herman Hawkey, George Johnson.

SUPERIOR—\$664,000

Richard Bradley, Peter Dobie, Norrin Gunderson, Kenneth Kaap, Timothy McCarthy, Patrick McGill, Arnold Milavetz, Joseph Nicol, Theodore Roth, Joseph Walta.

TWO RIVERS—\$177,000

Henry Grover, Jr., William Reif, Robert Schmidt, Jerome Taddy.

WAUKESHA—\$450,000

David Agnew (atty.), Anna Beno, Adelbert Blackstone, Albert Bohle, Fred Krueger, Thomas McGurn, Francis Miller, Florence Porter, Lloyd Weaver.

WAUSAU—\$817,000

Charles Bell, Lee Bruce, Jack LeMessurier, Burt, Frank Gottschalk, Barney Guenther, William Kane, Joseph Kleinheinz, George Leicht, Hans Lund, William Miller, Louis Peason, George Rick, Wallace Shymanski, Arnold Stuge, Silas Tobey.

WAUWATOSA—\$770,000

Arthur Duehring, Walter Dulde, Conrad Haak, Carl Moorman, Helen Pfeiffer, Alfred Wallshlaeger, Leslie Zoeller (dentist), Ella Zoemisch.

WEST ALLIS—\$626,000

Fred Berghorfer, Oscar Greenwald, Harry Panschar, Paul Pound, George Sagemuller, Lillian Schubring, Edward Siegmann, Frances Swenson, Ambrose Wagner.

WEST BEND—\$142,000

Minnie Ensenback, William Kortendick, Clara Kurtz.

WISCONSIN RAPIDS—\$171,000

Ruth Nobles, Robert Rowland, John Sayles.

OTHER WISCONSIN TOWNS—\$4,610,000 (Partial List)

Adgerton: W. Weiss. — Amherst: Lizzie Anderson, A. Rutsatz. — Argyle: O. Hendrickson, Oscar Vinger. — Athens: H. Bruss. — Baldwin: T. Moline. — Baraboo: Carrie Bach, D. Britton. — Belleville: F. Maurer. — Berlin: B. Parker. — Black Earth: M. Mickelson. — Brillion: E. Huenfeld. — Butler: C. Etzel. — Cadott: H. Hart, F. Moore. — Caldwell: C. Humbert, R. Papp. — Campbellport: P. Nulph. — Cashton: C. Torkelson. — Cedar Grove: W. Degnitz. — Cochrane: F. Gause, F. Walch. — Coleman: H. Brumlic, H. Anderson. — Columbus: A. Anderson. — R. Schmitt. — Cranston: H. Geske, I. Ritter. — Cudahy: Florence Mlodzik. — Dallas: O. Lee. — Dalton: N. Price. — Dancy: A. Buzzo, W. Flisakowski. — Deerfield: J. Anderson, L. Neperud. — Delavan: H. Doane, H. Sturtevant. — De Pere: J. Zellner. — De Soto: C. Gibbs, J. Howarth, J. Macaulay. — Dousman: Dr. Schneider. — Dundas: Eleanor Wolfinger. — Eagle River: F. Kivistio. — Eleva: E. Nelson, I. Truman. — Elkhorst: B. Henderson, O. Herr. — Elmwood: C. Holt. — Ettrick: S. Broheden, A. Brovold. — Evansville: A. Peterson. — Fall Creek: M. Blizzard, O. Petrick. — Florence: L. Thiebert. — Ft. Atkinson: C. Keefe, H. Witte. — Fountain City: G. Grod, Martin Mueller. — Franksville: E. Peterson, Lilly Welch. — Frederic: J. Hane, L. Strom. —

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1941.

Wisconsin—Continued

Friendship: A. Ginter, E. Parr. •Gays Mills: M. Nelson.—Gillett: W. Scutt, Emil Thibaut.—Gleason: R. Smith.—Glidden: C. Hanson.—Grant: J. Hasky.—Greendale: G. Brinkman.—Hammill: Anna Guinn.—Hartland: J. Condon, J. Madsen.—Hazelhurst: T. Wolosz.—Hilbert: J. Hauser, J. Minsberger.—Hillsboro: J. Blaha, S. Kopenhefer.—Horicon: C. Liebenow.—Hudson: C. Sutherland.

•Iron Ridge: R. Gentz.—Ironston: D. Kinnamon. •Jefferson: A. Bork, C. Lippert.

•Kaukauna: J. Delbridge, B. Hoffmann.—Kingston: S. Lueptow.—Klevenville: J. Marty.—Knowlton: S. Miller, Lucy Sturm.—Kohler: D. Eernisse. •Ladysmith: I. Whereatt.—La Farge: E. Norris, J. Norris.—Lake Mills: R. Ross.—Lancaster: H. Abrams.—Land-O-Lakes: A. Henderson.—Little Chute: M. Hietpas, M. Van Den Hogen.—Lodi: J. Knutson.—Loyal: J. Philpott, B. Picus.—Lublin: F. Dubiak.—Lynxville: R. White, Rita Opprecht. •McFarland: F. Sigelkow.—Manawa: R. Taggart.—Manitowish: C. Brey.—Markesan: A. Schneider.—Mayville: F. Lohaus, J. Mies.—Medford: J. Fredrickson, E. Freeck.—Melville: O. Olson.—Menominee Falls: R. Becker (ins.), L. Mechelke.—Milton: O. Rutz.—Monroe: E. Thorpe.—Monticello: R. Amelung, T. Sullivan.—Mount Hope: B. Harvey.

•Nashotah: S. Polaski.—Neshkoro: A. Sexton.—New Glarus: L. Wise, W. Zentner.—New Holstein: H. Aggen, H. Greve.—New London: E. Hanson, L. Paul.—New Richmond: W. Bernd.—North Pond du Lac: A. Iserloth, J. Thomas.—North Milwaukee: J. Newth.—Norwalk: W. Gnewikow, C. Homung. •Oconto Falls: N. Bateman, A. Kadley.—Oregon: J. Olson.—Oxfordville: J. Shafer. •Paris: H. Gunter.—Pelican Lake: F. Horres.—Pewaukee: H. Morris.—Pittsville: A. Sowatzke.—Poplar: A. Johnson, Anna Lidell.—Portage: R. Mitchell, A. Taylor.—Porterfield: T. Masseroni.—Pulaski: M. Horn.

•Readstown: W. Carter.—Reeseville: A. Techan.—Rhinelander: W. Juday.—Rusk: W. Price. •St. Croix Falls: G. Andrewson, G. Vandeberg.—St. Francis: F. Tacorsak.—Sank Center: E. Beck.—Seymour: F. Kozina.—Shorewood: L. Gottsalk, C. Kaslo.—Shullsburg: L. Ganshert.—Soperton: C. LeFevre.—Stanley: M. Huls, M. Jordan.—Stitzer: L. Schuppener.—Sullivan: E. Eckert. •Tahquamenon: C. Sweet.—Townsend: R. Pintsch.—Tunnel City: A. Von Haden.—Turtle Lake: W. Roland. •Unity: H. Vanderwyst. •Valders: A. Christel.—Verona: J. Synon. •Waterford: M. Hoevet.—Watertown: E. Parsons.—Westfield: J. Bleiler.—West Salem: A. Cullman, L. Sander.—Weyauwega: C. Peterson.—Whitewater: C. Frohmader, Myrtle Leach.—Wilson: E. Schultz.—Wiotia: E. Stizrood.—Wittenberg: A. Hummer.—Wolf Creek: J. Thompson.

MINNESOTA

Total Payments\$53,500,000
Rank in Payments14th
Rank in Population18th
Payments Per Capita\$19.15
Ratio to National Per Capita
Insurance Payment892

Ordinary life insurance in force \$1,762,571,000 on 869,547 policies or \$631 per capita. Average size of policy in force



\$2,027, average new policy sold in 1941 \$1,829; volume sold \$143,280,000.

The \$53,500,000 in life insurance money paid to residents of Minnesota in 1941 exceeded the \$31,466,084 in W. P. A. payments in the state for the fiscal year. was many times the \$1,658,829 in P. W. A. grants, almost double the federal agricultural adjustment program payments of \$27,100,040 and over four times the

PAYMENTS IN WEST NORTH CENTRAL STATES IN 1941

Life Insurance	\$225,500,000
W. P. A. Payments	\$136,479,857
Income and Excess Profits Taxes	\$168,231,945
Farm Products Cash Income	\$2,831,050,000
Federal Agricultural Adjustment Payments	\$206,078,158
Interest, Dividends, Rents and Royalties	\$708,000,000
P. W. A. grants	\$9,908,980
Ordinary insurance in force	\$7,848,167,000
Number of policies	4,059,736
Per capita in force	\$580
Average policy in force	\$1,938
Average new policy sold in 1941 .. \$1,780, volume sold ..	\$678,838,000
Payments under Social security act (fiscal year 1941)	\$50,132,156
Population	13,516,990

\$11,929,189 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments exceeded the \$41,048,400 in income and excess profits taxes collected in Minnesota.

(For towns with fewer claims see end of list)

ALBERT LEA—\$181,000

Albert Cady, Ella Gullixson, Geo. Kallberg, Alvira Ness, LeRoy Niles, Theo. Wille.

AUSTIN—\$285,000

Mary Ellen Anderson, Cora Jacobs, Frank Kasak, John Kart, Jan Macal, Elizabeth Smith, Joseph Svejksky.

BRainerd—\$170,000

Peter Fallquist, Gust Nordquist, Milton Reeves.

DULUTH—\$2,630,000

Life insurance payments averaged \$111 per family and were 26 percent of annual food sales in the city.

Over an 18 year period they equal the city's annual retail trade volume and over a 7 year period equal the total savings bank deposits in the city.

Over 119 Ordinary Claims

Carl Borgstrom, Wm. Cowden, Albert Ekeroth, Fred Farmer, John Golcz, Wm. Green, Arden Grover, Frank Haines, Carrie Happonen, Victor Hurwitz, Ruben Johnson, Henry MacGregor, Ida Mann, Joseph Nowakowski, Albert Piering, Michael Sackmeister, Felix Seligman, Louis Shenowsky, F. Sheridan (pres. van & storage co.), James Stickney, Flom Turchi, Arthur Venie, Wellington Vince.

HIBBING—\$287,000

Victor Anderson, Albert Arnold, Delmo Befera, Leonard Bennett, Otto Graffunder, Wm. Lyman, Euphie Koskinen.

MANKATO—\$275,000

Frank Bassett, Henry Connor, Fred Emmier, Carl Gassner, Norman Schmidt.

MINNEAPOLIS—\$18,290,000

Life insurance payments averaged \$140 per family and were 38 percent of annual food sales in the city.

They represent 42 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 14 year period equal the city's annual retail trade volume.

Over 539 Ordinary Claims

Over 180 Industrial Claims—\$47,269

CLAIMS BY AMOUNTS:

1—\$500,000 or over	
3—250,000 to \$500,000	
3—100,000 to 250,000	
10—50,000 to 100,000	
14—25,000 to 50,000	
35—10,000 to 25,000	
55—5,000 to 10,000	
74—3,000 to 5,000	
112—2,000; 235—\$1,000	

Frank Abramson, Harry Abramson, Walter Allen, Otto Bahnenman (contractor).

WHITE & ODELL

General Agents

Northwestern National Life Insurance Co.

1700 First National-Soo Line Building
Minneapolis, Minnesota

tor, Lea Blank, Walter Bostwick, Madison Bowler (atty.), Louis Brodick, Paul Brooks, Geo. Bubar, James Butler, Patrick Callahan, Daniel Carroll, Frances

Chamberlain, James Comer, Frank Cook (editor & publisher), Ralph Croft, Vern Culbertson, Frank Davis, John Devaney (atty.), Ross Dinsmore, Samuel Doyle, Adolph Dukatz, Gordon Dunham, Alfred Durst, James Eads, Adolph Eisler, John Elhard, Charles Elsbroad, Harold Elwell (executive), Wm. Emery, Frank Engles, Schuyler Farnham, Ernest Finson, Adam Fleck, Joseph Gilbreath, John Gillen, Raymond Glasscock, Joseph Goldstein, Wm. Gratsick, Allen Gross, Jessie Hale, Edward Hall, Emil Hanson (mgr. Natl. Tea Co.), Fred Hansen, Edward Haskins, Arthur Hellwell, Edward Hillweg, Geo. Holm, Knut Holstad, Geo. Holton, Joseph Holzer (veterinarian).

John Jacobson, Carl Jeisberg, John Johansen, Anton Johnson, Joseph Johnson, Dr. Griffith Jones, Herbert Kaeder, Hansena Krause, Frank Krejci, Charles LaRue, Nathan Lazar, Edward LeJeune, Harold Luce (executive), Edgar Lynch, Estelle McCormick, Carroll Martin (auditor), David Merriam (treas. Pako Corp.), Meyer Minkin, Lucien Miller, Ole Moen, Lawrence Mullin, Catherine Murray, Frank Nelson, John Nelson, Katherine Nelson, Walter Newton, John Nicholson, Frank Nicoll, Erling Nidorf, Stephen OLeary, Karl Palmer, Mary Peter, David Peterson, Frank Putnam, Aubrey Russell, John Rauner, Charles Richards (retired), Martha Riel, Charles Roberts, Alfred Roper, Fanny Rosen, Chas. Rosenfeld, Ole Rothe, Martin Ruud.

Abe Saperro (merchant), James Schwab, Sylvester Schwebach, Lawrence Seeliger, Rudolph Sigelkow, Elbert Smith, W. Soderlin, Alfred Sorum (musician), Paul Speakman, Ralph Stiles, Edward Straka, John Swanson, Henry Teigan (writer), R. Tenney, Geo. Tetzlaff, Rev. Albertus Thissen, Halmer Thompson, Geo. Towle (realtor), James Tryke, Herbert Van Deuren, James Vaughn (executive), Donald Vroegind, Lewey, Frank Ward, Oscar Weeklund, Bernard Werdel, Barney Werdel, Carl Wernicke, Albin Westling, Edward Westman, Wm. Whitson.

OWATONNA—\$110,000

Jerome Kasper, Albert Keefe, Anton Kovar, Jr., Marie Pavak, Adolph Pechacek, Frank Truhlar.

ROCHESTER—\$349,000

James Ball, Claude DeFrance, Charles Grassle, Mary Madden, Walter Wetenkamp.

ST. CLOUD—\$321,000

Geo. Brooks, Bulus Flanagan, Alphonse Henkemeyer, Edward Hirt, Peter Jansky.

ST. PAUL—\$9,460,000

Life insurance payments averaged \$140 per family and were 41 percent of annual food sales in the city.

They represent 47 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 17 year period equal the city's annual retail trade volume.

Over 286 Ordinary Claims

Over 127 Industrial Claims—\$34,335

CLAIMS BY AMOUNTS:

3—\$50,000 or over	
5—25,000 to \$50,000	
15—10,000 to 25,000	
22—5,000 to 10,000	
48—3,000 to 5,000	
61—2,000; 132—\$1,000	

John Antl, Christina Bamford, Emily Bauman, Peter Berge Sydney Bonaine, Wm. Booker, J. Brandenburg, M. Brandtjen, Margaret Braun, Vica Buberl, Jens Christiansen, Lewis Connell, Mary Conroy, Wm. Cooley (pres. Cooley-

Bentz Co.), Edward Cornell (druggist), Frank Dierberger, Wm. Dullea, Henry Dyer, Anthony Finberg, Frank Fuhrer, Gilbert Gustafson, Rose Hackner, Geo. Harris, Leonard Heinen, Margaret Higbee, Lawrence Horton, Benjamin Johnson, Earl Karnstedt, Edward Keenan, Henry Kempe (ins.), Edward Kemper, Kenneth Knutson, Joseph Kotnour, Matthias Lemmer, Florian Loss, Andrew Loy, Chas. McGill, John McLean, Leo Maloy, Arthur Manning, John Marrow, Louis Mitchell, Kenneth Mueller, Arthur Mushkatin, Florence Olsen, Salvatore Palmero, Jan Parizew, Gale Patterson (contractor), John Pearson (atty.), Nicholas Pfeiffer, Herbert Risdon, C. Roach (dentist), Fred Rogers, Anton Romanchuk, Rachila Rossman, Frank Schwartz, John Sivak, Rev. P. Sorborn, Emery Swenson, Claus Tholen, Orville Tracy, Antoni Turi, Mathew Winkel, Idillia Zenor.

VIRGINIA—\$260,000

Vaclav Boril, Freda Engman, Emerson McNeil, Antonie Marval, Gust Persson.

OTHER MINNESOTA TOWNS—\$8,770,000 (Partial List)

•Aitkin: S. Davis, Archie Hayes (ins.).—Alden: D. Stoddart.—Alexandria: J. Gianopoulos, Maggie Larson, C. Peterson.—Amboy: H. Wartenberg, A. Stauffer.—Appleton: O. Borgen, J. Johnson.—Ashby: H. Balgaard. •Bagley: F. Jessness.—Baudette: R. Flynn.—Belgrade: Hazel Moen.—Belview: W. Duncan.—Bemidji: J. Davison, E. Lund.—Benson: I. Dimmick (jeweler), R. Hatfield.—Bingham Lake: A. Harrington, Mary Heintzelman.—Blue Earth: R. Kohlmeier.—Brewster: A. Severson. •Caledonia: H. Schroeder.—Canby: V. Domek.—Chisholm: W. Brown, K. Svara.—Claremont: D. McMartin.—Clements: A. Fink.—Cloquet: F. Raiter.—Cokato: H. Lapin. Cologne: H. Lundborg.—Comfrey: J. Sellner.—Cottonwood: J. Lines.—Courtland: O. Hintz, M. Reinke.—Crookston: M. Sather.—Crosby: Rev. P. Maloney.—Cushing: J. Johnson.

•Deephaven: E. Vukas, Jr.—Deer Creek: G. Meredith.—Detroit Lakes: G. Craig, A. Frohne. •East Grand Forks: W. Lealos.—Ely: W. Kuich.—Eveleth: J. Schoenig.—Excelsior: A. Bongard. •Fair Haven: Rev. W. Lueck.—Fairmont: G. Perkins.—Farmington: H. Gran.—Fergus Falls: Mrs. A. Anderson, H. Holland, H. Holzer, Nora Rosvold, W. Smith, A. Whittins.—Franklin: D. Sherman.—Frazee: W. Corrigan.—Freeport: H. Beste, J. Harren. •Galatin: Elsie Meyer.—Gully: E. Kolling.—Hallowell: Dr. K. Overend, J. Swanson.—Hammond: A. Schuchard.—Hastings: W. Gerlach.—Hawley: J. Cummings, A. Paterson, Mabel Phinney.—Hinckley: O. Heuer.—Hutchinson: L. Cox. •International Falls: W. Leung, Marie Liljelblad, Ray Palmer (atty.), Ann Tahija.

•Jackson: F. Holacek, P. Kauf, C. Mallahan, Anna Whisney.—Jordan: F. Simek. •Keewatin: C. Vadnais.—Kellogg: O. Olson.—Kent: W. Lambert.—Kenyon: A. Eastman, E. Jacobson, P. Munson.—Kerkoven: E. Baker, H. Buss. •La Crescent: Mathilda Albrecht.—Lake City: J. Schloer.—Lakeland: A. Broten, Le. Center: F. Kaisersott.—Leader: E. Granger.—LeRoy: A. Geiger.—Little Falls: Rev. S. Goryczka, F. Moeglein, J. Murphy.—Long Prairie: R. Feckler, Jr.—•McGrath: R. Sharp.—McIntosh: I. Jorstad.—Marshall: L. Larson, J. Ludlow.—Montevideo: C. Justice (merchant).—Moorhead: W. Imsdahl, Laverne Shepherd.—Mora: H. LeFevre.—Morris: H. Eames.—Motley: C. Broom.—Mountain Lake: Rev. P. Schroeder, W. Warner.

•New Brighton: J. Johnson.—New Richmond: G. Root.—New Ulm: H. Albrecht, J. Meyer, A. Saffert, H. Schaefer.—Nieville: H. Benson. •Oak Terrace: J. Driscoll.—Owatonna: F. Truhlar. •Pelican Rapids: A. Kinney.—Pennock: E. Edlund.—Perham: T. Mahoney.—Pine City: B. Johnson.—Plainview: J. Slocumb. •Raymond: C. Roelofs.—Red Lake Falls: Dr. J. Roy.—Red Wing: B. Fluenger.—Renville: G. Gordon.—Robbinsdale: M. Samuelson.—Roscoe: G. Knebel.—Royalton: W. Ahlbrecht. •Saginaw: F. Ward.—St. Clair: W. Myers.—St. Peter: W. Holz.—Sank Center: M. Wernig.—Sank Rapids: R. Dunkel.—Savage: F. Sheridan.—Sherburne: M. Howard.—South St. Paul: E. Green.—Springfield: H. Job.—Spring Hill: B. Schwegmann.

•Thief River Falls: C. Leberman (clothing merchant), R. Rux, B. Werhan, Tracy: F. Sabin. •Utica: E. O'Meara. •Wadena: E. Hedstrom.—Walker: C. Merry.—Walnut Grove: N. Hansen, C. Lantz.—Waseca: M. Brozik.—Wayzata: J. Devaney, E. Westmann.—Wells: C. Allen.—Westbrook: T. Fredericksen, E. Johnson.—West Concord: R. Fishbaumer.—Wheaton: E. Lundstrom.—White Bear: E. Melquist (mgr.).—White Bear Lake: W. Smith (banker).—Willmar: B. Benson, J. Branton (banker), V. Forsberg, E. Linn, C. Wallin.—Wilmont: Christie Broch, Jr., O. Young.—Windom: D. Snyder.—Winnebago: A. Rendall, B. Spence.—Winona: F. Marquardt.—Winthrop: W. Johnson.—Worthington: C. Imes (realtor), C. Johnson.

Names in each town are only a partial list of claims paid during 1941.

IOWA

Total Payments	\$33,200,000
Rank in Payments	20th
Rank in Population	20th
Payments Per Capita	\$13.08
Ratio to National Per Capita	
Insurance Payment	.609

Ordinary life insurance in force \$1,557,128,000 on 832,689 policies or \$613 per capita. Average size of policy in force \$1,870, average new policy sold in 1941 \$1,777; volume sold \$132,962,000.

The \$33,200,000 in life insurance money paid to Iowans in 1941 was double the \$15,943,321 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$973,289 in P. W. A. grants, was two-thirds of the federal agricultural adjustment program payments of \$50,233,115 and nearly four times the \$8,495,354 federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were almost double the \$18,190,492 in income and excess profits taxes collected in Iowa.

(For towns with fewer claims see end of list)

AMES—\$281,000

Anthony Combs, Walter Dunagan, John Foster, Murray Hutton, Edgar Penly, Lewis Roberson.

BOONE—\$257,000

Frank Eklpel, Edward Graul, Thos. Heaps, Edward Heitkamp, Bernhart Holst (publisher), Frank Merzhon, Charles Rea (clothing merchant).

BURLINGTON—\$545,000

Martin Allwardt, John Beason, Edward Bentler, Fred Bied, Henry Brandenburg, Carroll Burcham, Max Cohen (mgr. Burlington Scrap Iron & Metal Co.), Geo. Dirth, August Freed, John Gerdorn, Herman Gieselman, Lincoln Hall, Alfred James, John Kaufer, Enoch Kirbach, Adolph Koerner, Henry Middelmann, Harry Modaff, Frederick Richter, C. Soderberg (engr.), Grove Starr, Martin Stiefel, Elmer Taeger, A. Wiener, Edward Wilson, Charles Wilz.

CARROLL—\$61,000

G. Badley, Edward Broderick, Charles Peters, Frank Stark, George Thomas, Joseph Timmermans.

CEDAR FALLS—\$118,000

Rev. Charles Gerlach, Harold Hansen, Lois Sunderlin.

CEDAR RAPIDS—\$1,316,000

Life insurance payments averaged \$80 per family and were 28 percent of annual food sales in the city.

They represent 16 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 25 year period equal the city's annual retail trade volume and over a 9½ year period equal the total savings bank deposits in the city.

Over 104 Ordinary Claims
Over 42 Industrial Claims—\$13,249

Howard Anders, Roy Benson, Morris Bugenstein, Jay Countryman, Kamilla Blask, Wesley Doubrasky, Joseph Dyer, Verdi Evans, Elmer Fenton, Geo. Fieseler, Frank Filip, Bart Flaherty, John Graf, Elmer Grissel, Lincoln Hall (pharmacist), Frank Jirinec, Edward Kacerovsky, Frank Keyser, Anton Kolda, Jacob Kubat, Geo. Letosky, Josef Machacek, Walter Meyer, Harry Miller, Louis Minor, Harry Moody, Charles Nemecek, Charles Oldfield, Frank Paulicek, Eduard Pavlista, Eduard Petranek, Chas. Post, Bernard Richter, Perry Rude, Geo. Shores, Isaac Smith, Wm. Stepanek, Leslie Storey, John Tockheim, Albeta Vane, Vacev Vane, Clarence Warren, Archibald White, David Whittingham.

CLINTON—\$278,000

Herbert Anderson, Geo. Blenlein, Chris. Bronenkant, Frank Bronenkant, Thomas Burke, Wm. Carroll, Henry Faur, Dr. Frank Isbell, Andrew Johnson, Joseph Jordan, Joseph Magden, Wm. Sander, Frank Willihnganz, Wm. Yourd.

COUNCIL BLUFFS—\$895,000

Benjamin Asquith, Edward Baldwin, Effie Baxter, Leroy Beltz, Jacob Hoesly, Jacob Houk, Frederick Marley, Bessie Morris, Tacie Naylor, Dr. Mathew O'Keefe, Isaac Parsons, Amella Remde, Wm. Rigdon, Ernest Sutton, Burkhard Villiger, John Walcutt, Burton Whittier, Elizabeth Zoffle.

DAVENPORT—\$1,639,000

Life insurance payments averaged \$100 per family and were 30 percent of annual food sales in the city.

They represent 42 percent of the average

Sacrifices to Pay Premiums,
Well Worth the Cost

IOWA—We were married the day my husband graduated from college. Shortly after he had begun his work as a high school teacher, he brought up the subject of life insurance. I had been raised in a home where life insurance was given no consideration so I knew nothing of the benefits from life insurance. But trusting in his good judgment, we called in an insurance salesman and talked over the proposition with him. Needless to say, each of us soon purchased a life policy. This was my husband's second policy and a much larger one than mine. The money we put into this, we considered our savings account.

With the coming of each of our two daughters we found it difficult to carry additional insurance but nevertheless we purchased more. Times were hard from 1929 to 1932 but we did without less essential things and paid the insurance premiums.

Although Mr. O. had always been unusually well, one day three and one-half years ago he found himself with cancer. Only those who have had the experience can appreciate the satisfaction which comes at such a time to be able to provide the best hospital and medical care.

Illness continued for two and one-half years, during which time checks almost equal to his regular salary came in periodically from the disability provision in each policy.

Almost immediately after his death sympathetic but business-like men, came out to fulfill the insurance contracts. With the payment in cash of two of the policies, I was able to meet all expenses incident to the death of my husband and to clear up the indebtedness on our home. Now we shall always be entitled to home-stand privileges.

The other two policies have been left with the insurance companies with interest checks coming in each month. Could anything be safer and more business-like?

Mr. O. has been gone just about a year and because of his farsightedness and unselfishness we are able to live in our own little home with all its treasured associations. I am able to give our girls as normal a life as is possible. I look back over the years and into the future and feel that it is my responsibility to tell you and you and you that the sacrifices which may be necessary to carry that insurance policy are well worth all the cost.—Mrs. D. F. O.

age wages paid by manufacturers operating in the city.

Life insurance payments over a 20 year period equal the city's annual retail trade volume and over a 9½ year period equal the total savings bank deposits in the city.

Over 70 Ordinary Claims
Over 170 Industrial Claims—\$41,221

John Aller, Pearl Anthony, Edward Bower, Thos. Carson, Louis Cole, John Dose, Edmund Lewis, Walter Golik, John Grant, Gustave Hesselmann, Kate Felger, Henry Klindt, Nellie Leonard, Louis Loufek, Clarence Mennig, Arthur Mohr, Rudolph Paasch, Elizabeth Pothoff, Wm. Quelle, P. Rogge, Joseph Rosen, Joseph Schloemer, James Shankle, Wm. Walker, Louis Weiner, Lois White, Edwin Whitson.

DECORAH—\$118,000

John Enger, Charles Johnson, Frank Thompson.

DES MOINES—\$3,962,000

Life insurance payments averaged \$93 per family and were 34 percent of annual food sales in the city.

They represent 47 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 20 year period equal the city's annual retail trade volume and over a 4¼ year period equal the total savings bank deposits in the city.

Over 222 Ordinary Claims
Over 98 Industrial Claims—\$21,283

CLAIMS BY AMOUNTS:

1—	\$100,000 or over
1—	50,000 to \$100,000
4	25,000 to 50,000
9—	10,000 to 25,000
15—	5,000 to 10,000

42— 3,000 to 5,000
49— 2,000; 94—\$1,000

S. Abrahamson, Albert Albertson, Albert Ayers, Mark Baker, Harry Barnett, Jay Beard, Jack Beattie, Lawrence Brenizer, Wm. Bennett, Henry Bingham, Evelyn Boals, Callie Brewer, Geo. Bricker (ins.), Fred Bullen, Kenneth Byrum, Jesse Caldwell, Oscar Carlson, Thelma Carlson, Charles Cessna, Chester Cogswell, Wm. Connell, Lewis Cowgill, Bert Dawson, Frank Dingley, John Duro, Perry Easton, Kenneth Eaton, James Elder, Edward Ellingson, Nels Ellingsgard, Victor Ellingson (ins.), Edward Ellingson, Benita Fatino, John Golden, Charles Green, Clifford Gregory, Jay Griffin, John Gunn, Charles Harn, David Harvey, John Hawk, Edward Hughes, Paul Hughes, John Jamieson, Horatio Johnson, Col. Verne Johnson, W. Jones, Warren Kilgore, Rev. Marcus Krotzer, Thos. Lutz, Edward Lytton.

Eugene McCaffrey, Walter McPheeters, Lee Martin, John Miles, Charles Miller, Clarence Mills, Wm. Mitchell, Geo. Montgomery, Dr. Fred Moore, Daniel Morehouse, Alfred Morlan, Hubert Muller, Amanda Pangborn, Ora Partlow, Jennie Phelps, Sam Raphael, Henry Rielly, Guss Saluri, Harry Schafer, Mello Schnobelen, Rufus Scott, Thos. Sewell, Herbert Swenson, Perry Sylvester, Otto Tennigkeit (ins.), Michael Ward, Frank Winslow, Geo. Winter, Walter Whitman, Robert Yeager, Gus Young.

DUBUQUE—\$966,000

Over 52 Ordinary Claims
John Appel, Victor Arendt, Andrew Bahl, Theodore Bushman, Mary Bushman, Daniel Collins, James Conlon, Ira Davenport, Harry Demkier, Leo Determan, Samuel Dovi, Victor Dress, Joseph Fessler, Frank Frey, Geo. Ganshirt, John Heavey, Dr. Wm. Henneger, Jacob Kolb, Geo. Kress, Wm. Loneragan, Paul Mannstedt, Theodore Nicholls, Charles Riniker, Joseph Rudersdorf, Geo. Siegwarth, Frank Stines, Wm. Yokam.

FORT DODGE—\$627,000

Harry Baldwin, George Brown, Verda Bull, Edyth Cavelti, Louis Charon, Edwin Dyer, John Hollingsworth, John Johnson, James Johnston, Samuel Jordison, Charles Lauferweiller, George McLagen, Charles Pugh.

FORT MADISON—\$146,000

Mary Curl, Joseph Helling, Nelle Kennedy, Joseph Nieters, Sr., Christian Pieper, Richard Rader, Herman Rhode, Paul Schaper, Albert Wood.

INDIANOLA—\$154,000

Wm. Cochran, Earl Hoxel, James McGranahan, Jacob Schrier, Frederick Sigler (stock raiser), Charles Trimble.

IOWA CITY—\$330,000

Arthur Anderson, Charles Brown, Rev. F. Coffin, C. Crain, Jacob Glassman, John Gough, Zae Hayes, Charles Lininger, Elena Oldis, Martin Prussner, Harvey Secor, Emilie Seidel, Josef Vitous.

KEOKUK—\$219,000

Chris Metternich, Edward Schevers, Sam Sims, John Tighe.

MARSHALLTOWN—\$175,000

W. Alexander, Vivian Axtell, Clarence Daubert, Andrew Hanson, Frank Irvine, Edythe McCue, Hans Petersen, Robert Vogel, Jr.

MASON CITY—\$455,000

Clarence Agler, Lee Bailey, John Cabanis, James Connors, Arthur Craig, Francis Finnegan, Robert Hansen, James Holman, John Horton, Rose Kesh, Emmett McCann, W. Parks, John Phelan, Jennie Sale, Eliza Sheets, Albert Stanard, Firman Stephenson, Virgil Van Horn.

MUSCATINE—\$236,000

Thos. Barry, W. Demorest, Geo. Detthof, Carl Gabriel, A. Grensing, Mary Hoffman, H. Prusia, Jr., Chas. Richard, Frederick Vetter, Charles White.

NEWTON—\$137,000

Harry Awtry, Helen Barrett, Willis McKissick, Clyde Wright.

OSKALOOSA—\$156,000

Wm. Blackford, J. Clark, Harry Cox, Nellie Schaeffer.

OTTUMWA—\$519,000

Lyle Beck, James Davis, Stanley Dawson, Lafayette Gilliland, Geo. Hamilton, Claude James, Laurence Johnston, Samuel Kelter, Daniel Miller, George Metz, Edward Neff, Cornelius Tennyson, Fred Tucker.

RED OAK—\$266,000

Herschel Clovis, Wm. Cochran, Cletus Hays (dentist), Louisa Lundeen, August Seefeldt, Albert Tracy, John Williams.

SIOUX CITY—\$2,265,000

Over 67 Ordinary Claims
Over 45 Industrial Claims—\$14,282

Helmer Berger, James Brabetz, Elmer Colt, John Decker, Joseph Dyer, Geo. Engen, George Feilerfell, Russell Gifford (exec.), James Gilmore, Ira Gilpin, Olive Good, Edward Henson, Dr. Paul Leahy, Wm. Lindsay, John Magoun (retired), Geo. Marks, Leone Martin, Samuel Mason, Alfred Moline, Wm. Morgan, Matthew Murray, Robert Moore, Mary Nicholson, Anthony Oberhauser, John Richard, Israel

(CONTINUED ON NEXT PAGE)

46 YEARS
OF PROGRESS

- REMARKABLY LOW NET COST
- ATTRACTIVE POLICY CONTRACTS FOR ALL PURPOSES
- OUTSTANDING IN SURPLUS TO LIABILITIES

Recognized Everywhere as

"One of the Best"

CENTRAL LIFE ASSURANCE
SOCIETY (MUTUAL)

HOME OFFICE • DES MOINES, IOWA

Names in each town are only a partial list of claims paid during 1941.

Iowa—Continued

Sterling, Alex. Troup, James Twohig, Geo. Vickers.

WATERLOO—\$1,085,000

Over 57 Ordinary Claims

Frank Atzbaugh, Nobel Baldwin, Dr. Carl Bickley, Mark Califf, Thos. Carey, John Chevalier, Michael Foltz, Mary Foster, Henry Gies, Daniel Glass, Martin Gersema, John Hartman (editor), Richard Hughes, Geo. Hyde, Nels Jensen, Seph Johnson, Emanuel Kokinos, Clifford Kraft, Fred. Lathrop, Russell Pullin, Andrew Reid (atty.), Charles Stilson (exec.), Nora Tally, Edward Towne (mortician), Jesse Umbaugh, Wm. Walker, Geo. Wood, Jr.

OTHER IOWA TOWNS—\$4,797,000 (Partial List)

•Adel: Amanda Eyres, D. Luther, J. Oslund.—Ainsworth: J. Clegg.—Akron: J. Hays (ins.).—Albert City: J. Eckman, L. Gibbins.—Albia: S. Freed, O. Hartzer, J. Lowenberg.—Alden: J. Leslie.—Algona: C. Chubb, F. Dingley.—Alta: A. Swanson.—Anamosa: E. Chipman, R. Holub, L. Morey.—Andover: G. Johnson.—Arion: R. Holcomb.—Arispe: M. Whalen, J. Haisman.—Armstrong: H. Olson.—Arnolds Park: A. Lucas.—Atlantic: R. Allen, L. Beener, C. Cole, G. Martin, H. Stecks, H. Swan (atty.), S. Temple.—Audubon: D. McClaren.—Avoca: C. Culver, Ruby Scholtfeldt.—Bagley: A. Broom, Hazel Chapman (ins.).—Barnes City: Anna Konecny, E. Wymore.—Baxter: J. Stock.—Bayard: F. Pulver, Lena Anderson.—Bedford: W. Blane.—Bellevue: A. Esfeld, Martha Fuller.—Belmond: Vera Huntington, M. Martin, Lena Mennenga.—Bettendorf: Grace Haglund, C. Wirth.—Blairsburg: W. Irving.—Bloomfield: D. McConnell.—Boxholm: G. Frele.—Breda: B. Wess.—Britt: W. Nall, Maud Peppers, L. Watts.—Brooklyn: Blanche Petted, Mildred Roudabush, Dr. F. Simeral.—Buchanan: E. Loomis.—Eunch: J. Cummings.—Burt: P. Kriethe.

•Callender: E. Roberts.—Calumet: W. Hibbing, J. Mehrens.—Cantril: P. Brown.—Cascade: L. Dandl.—Casey: E. Messinger.—Charles City: I. Braend, Alta Greenzweig.—Charter Oak: F. Kortmann, Caroline Ullrich.—Chelsea: J. Balvin, C. Posekany.—Cherokee: W. Bell, C. Cline, Lydia Moore.—Clarinda: N. Allen, B. Hess, O. Vredenburg.—Clarion: H. Fisher, J. Streit, A. Woodley.—Clarksville: H. Reints (banker), W. West.—Clear Lake: O. Hansen, Delva Phillips, E. Rich.—Cogan: Rev. J. Clune, E. Crosby.—Coin: J. Holmes.—Columbus Junction: L. Henson, W. Jones, H. Meeker.—Connellson: C. Alexander.—Corning: L. Franklin.—Corydon: H. Carter, H. Evans.—Coulter: P. Norgaard.—Cresco: E. Ashley, P. Daughenbaugh, F. Vrba.—Creston: J. Golden (ins.).

•Danbury: C. Anderson (atty.), B. Barry.—Dedham: Rev. C. Huelstorst.—Deep River: C. Bales, M. Grier.—Denison: C. Kelly, W. Moffitt, Agnes Muir, E. Slibert.—De Witt: G. Elder.—Diagonal: R. Carroll.—Douds: E. Harryman.—Dow City: T. Hodkin, R. Holcomb.—Dumont: H. Blackford.—Dunlap: E. Carmichael, J. Christensen, Valeta Rife, C. Rees.—Dyersville: A. Ernster, J. Koelker, J. Marold, J. Trenkamp.—Dysart: G. McNamee, H. Schroeder.—Eagle Grove: J. Shoenhair.—Earlville: L. Baskerville, G. Krapp, A. Meythaler.—E. Wendling.—Early: E. Hanke.—Eldon: F. Shore, Bert Oldham.—Elliott: C. Chickering, E. Leonard.—Ely: J. Widra.—Emmetsburg: F. Gilchrist.—Fairfield: O. Harper.—Farragut: H. Piper.—Fayette: Dr. D. Sperry.—Fontanelle: A. Baier.—Forest City: O. Beckjorden, L. Jensen, T. Tobiasson.—Fort Atkinson: E. Hackman, F. Kunt.

•Galva: R. Pender.—Garden Grove: E. Norton.—Garner: C. Haes, W. Kennedy, M. Petersen.—Gaza: L. Culp.—George: F. Marshall.—Gilmore City: F. Lanning.—Gracettinger: J. Suss.—Grand Junction: G. Allen, Marcel Holm.—G. Joy.—Grand Mound: L. Harbor.—Greenfield: P. Cornell, W. Foster, V. Harsh.—Grinnell: E. Bohstedt, D. Grass, T. Mowitt, F. Oltroge, E. Rickard.—Grundy Center: J. Morrison.—Halbur: B. Berens, Rev. B. Schilmoeller.—Hampton: F. Atzbaugh, Eva Fuller, Emma Pralle, M. Shroyer.—Hancock: C. Heft, J. Talcott.—Harlan: R. Sorenson.—Hastings: F. Rockafellow, M. Warren.—Haverhill: H. Dankbar.—Hawkeye: S. Halverson.—Hedrick: Dr. H. Henry.—Hedrick: C. Adams.—Hinton: G. Davidson.—Hopkinton: G. Tibbitts.—Hudson: W. McFarlane, E. McMillan, O. Mosley.—Humboldt: L. Mikkelsen, H. Van Alstine.

•Ida Grove: P. Arrasmith, H. Shearer, T. Snell, Jr.—Independence: B. Erdland, P. Knoll, D. O'Connor.—Iowa Falls: J. Burgess, M. Christner, J. Harris, G. Kness.—Jefferson: S. Clopton.—Jewel: I. Chandler.—Kanawha: J. Taylor.—Kellog: A. Murphy, C. Richardson.—Keota: W. Ralston, G. Statler.—Klemme: H. Banz.—Sherwood.—Knoxville: E. Morse.—E. Murphy.—Lacoma: C. Lancaster.—La Porte City: Maudie Harmon, F. Rosauer.—Larrabee: M. Akers.—Lawler: L. Larson.—Leland: A. Walk.—Le Mars: L. Reiter, F. Veale.—Linden: H. West.—Lineville: C. Browning.—Lockridge: J. Larson.—Lone Tree: W. Crawford, J. Kral, E. Mumm.—Lorimer: H. Handley.—Lovilla: L. Beary.

•Madrid: J. Carlson, W. Cumming, R. Peterson, H. Westerstrom.—Manchester: Rev. W. Adix, D. Preussner.—Manly: D. Garvey, H. Klinge.—Manson: O. Johnson, G. Tierney.—Maquoketa: R. Calvert, F. Ellis, A. Farmer, H. Rommert.—Marcus: C. Benedict, M. Ferrin, H.



A survey of unemployed people showed that only one out of every 100 is a college graduate. Other studies have shown similar results. This emphasizes the importance of education in securing employment and getting ahead in the business world. The only way that a father can be certain that his child will get adequate schooling is through special provision by a life insurance policy. Every life insurance man and company has special educational policies and programs which will guarantee the child will have an adequate education.

Miller, T. Williams.—Marion: W. Andrews.—Mineola: C. Nipp (ins.).—Missouri Valley: E. Christensen, E. Davis, V. Manion, H. Silsby.—Monroe: C. Long, H. Westerhoff, M. Van der Velden.—Montezuma: R. Bryan, W. Phillips.—Monticello: E. Burrichter, J. Hayes, A. Stuhler.—Moorhead: N. Nielsen.—Mt. Airy: J. Bliss, R. Leazenby.—Mt. Pleasant: W. Burket, G. Crane, T. McMillan, A. Minear, O. Plattenberger.

•Nevada: J. Poorbaugh, B. Warren.—Newell: E. Johansen.—New Hartford: L. Mack.—New Market: A. McCarl, Dr. C. McColm.—Nora Springs: E. Antone, L. Hill.—Oakdale: M. Evans, W. Haines.—Oakdale: Lois Graves, R. Marple.—Ocheyedon: G. Hormel, J. Pedley.—Odebolt: T. McDonough, J. Selby.—Oelwein: O. DeWald, P. Pausser, F. Hanna, C. Hertz, M. Shomer.—Ogden: W. Rosen.—Ollie: J. Shelly.—Onawa: E. Arp, E. Myrland.—Osage: F. Burroughs, K. Howe, L. Tusler, T. Wilson.—Osceola: W. Hyland.—Oxford Junction: E. Murray, G. Nowachek.—Pacific Junction: R. Bogle.—Parnell: C. Lawler.—Pella: I. DeHaan, G. Van Arkel, J. Weyers.—Perry: N. Allen, M. Donovan.—Pocahontas: A. Vernon.—Prairie City: F. Warner.—Pringhar: J. Klink.—Princeton: F. Quibick.

•Quincy: F. Miller.—Radcliffe: F. Fellows.—Redfield: W. Miller.—Remsen: J. Ahmann, T. Moeller, E. Widerholt.—Richland: J. Rise.—Rockford: R. Eckert.—Rockwell City: J. Beam, C. Beckwith (ins.), L. Eslick, W. Geist, E. Vaughan.—

Rolfe: C. Bowen.—Rowley: L. Beatty, Mary Foster.—Rutland: A. Schulze.—Ryan: C. Pillard.—Sac City: W. Cooper, R. Irwin, W. Schnirring.—St. Ansgar: H. Rowland.—St. Olaf: H. Berns, Jr.—Schaller: E. Marten, Laura Shaw.—Selma: F. Cramlet.—Sheldon: P. Murray, C. Schaap.—Shell Rock: W. Strickler (ins.).—Shenandoah: P. Hansman, H. Shurtz, I. Warner.—Sherrill: A. Kiefer.—Sibley: Mrs. Eola Early, W. Shuttleworth.—Sigourney: R. Smith, O. Turner.—Silver City: Rev. G. Hall.—Sioux Rapids: H. Cowan.—Soldier: Mildred Hanson, A. Tronstrom.—Spencer: H. Buck (atty.), C. Corrow, D. Hess, B. Nutting, S. Reggh, R. Willis.—Sperry: D. Ping, Catherine Walker.—Stanhope: I. Berven.—Stanton: E. Bergren, J. Clander.—Steamboat Rock: Elda Christians (banker).—Storm Lake: F. Brenn, F. Davis, J. Hay.—Stuart: Ella Tobin.—Sutherland: M. Hundman, O. Peters, P. Seaman.

•Tama: F. Shilhanek.—Thompson: W. Bell.—Thornton: Norene Althen.—Toledo: Anna Kubin, E. Kubin, A. Harvey, C. Richards (editor), A. Schultdt.—Traer: W. Byrnes, F. Cherveny.—Underwood: F. Lowe.—Villisca: R. Williams.—Vinton: M. Collins, H. Wilder.—Walnut: A. Beyer, H. Gress, L. Wayne (editor).—Wapello: J. Waite.—Washington: C. Blair, C. Neiswanger, C. Reister, S. Sands, W. Saville, D. Sherman.—Waukon: H. Bakke, L. Bakkum, J. Carlson, N. Roe.—Waverly: F. Bortz, I. Stram, L. Thieking.—Wayland: W. Boller, W. Wood.—Webster City:

J. Hughes, W. Macgoey.—Wellsburg: Rev. C. Heinrich, Sr.—Wesley: J. Loebig.—West Des Moines: A. Davis, O. Hatfield, Horace Hubbard, Peter Riley.—What Cheer: H. Benzing, Jennie Wimer.—Whiting: Hulda Jacobson, H. Hopkins.—Williams: W. Allinson, A. Finke.—Williamsburg: P. White (atty.).—Winterset: C. Robbins (atty.).—Woodbine: Mamie Glassburner, C. Pugsley.—Woodward: C. Frontum.—Worthington: W. Meyer.—Zearing: Mildred Fink.

MISSOURI

Total Payments\$81,100,000
Rank in Payments9th
Rank in Population10th
Payments Per Capita\$21.43
Ratio to National Per Capita
Insurance Payment999

Ordinary life insurance in force \$2,425,960,000 on 1,202,757 policies or \$641 per capita. Average size of policy in force \$2,017, average new policy sold in 1941 \$1,851; volume sold \$201,085,000.
The \$81,100,000 in life insurance money



paid to Missourians in 1941 was almost double the \$42,599,716 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$1,613,917 in P. W. A. grants, was over three times the federal agricultural adjustment program payments of \$23,885,927 and over five times the \$15,090,718 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments almost equaled the \$82,722,668 in income and excess profits taxes collected in Missouri and were over one-fifth the \$387,320,000 cash income from farm products.

(For towns with fewer claims see end of list)

BOONVILLE—\$88,000

Flora Neer, Geo. Russell, Wm. Sites.

CAPE GIRARDEAU—\$237,000

Robert Gooch, Edwin Hart (mgr. Missouri Utilities Co.), Geo. Meyer, Nora Meyer, Wm. Perkinson, Celeste Whitaker.

CARTHAGE—\$172,000

Mary Harrington, Andrew Hayslett, Ryford Loudenslager, Walter McNeel, Alfred Pasley, Jasper Vaughn, David Yarbrough.

CHILLICOTHE—\$160,000

Mary Campbell, Dudley Ewen, Geo. Heger, Walter Luchsinger, Frank Norman, Wm. Rensch (druggist), Henry Tate.

CLAYTON—\$784,000

Wm. Harris, Henry Kirschner (title examiner), Wm. Rhodes, Mary Schneider, Jessie Van Booven.

COLUMBIA—\$230,000

W. Boswell, Carl Butler, Herbert Condra, Masie Leebick, Myrtle Montgomery, John Nowell, John Proctor (druggist), Howard Sullins.

HANNIBAL—\$242,000

Veavie Belt, Guy Blakeslee, Mary Huffman, Dr. Lee Fisher, John Kaup.

INDEPENDENCE—\$274,000

Frank Barnes, Russell Etzenhouser, John Gardner, Henry Hellums, Horace Jones, Arthur Murphy, Bertha Spratley, Ray White.

JEFFERSON CITY—\$351,000

Over 92 Industrial Claims—\$13,053
Joseph Berner, Opal Brown, Ida Burkhardt, Joseph Kuster, Frances Leonard, Dan Lichterman, Alfa McClellan, Jacob Peltason, Joseph Pope, Thos. Price.

JOPLIN—\$535,000

David Davis, Jennings Gibson, Lizzie Hadley, John Ladd, James Linder, Or-

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1941.

Missouri—Continued

ville Mahoney, Jessie Metsker, Howard Mitchell, Andy Redmon, John Smoot (investment dealer), Martin Snider, Mary Waring, Jack Wilson.

KANSAS CITY—\$17,150,000

Life insurance payments averaged \$158 per family and were 55 percent of annual food sales in the city.

Over a 13 year period they equal the city's annual retail trade volume and over a 2 year period equal the total savings bank deposits in the city.

Over 448 Ordinary Claims
Over 489 Industrial Claims—\$101,440

CLAIMS BY AMOUNTS:

5—	\$100,000 or over
5—	50,000 to \$100,000
11—	25,000 to 50,000
43—	10,000 to 25,000
48—	5,000 to 10,000
79—	3,000 to 5,000
83—	2,000; 174—1,000

Almira Allen, Harry Alley, Carl Batlinger, Nathan Blender, Raymond Blessing, Louis Bobrov, Rev. Wm. Brophy, Arthur Brown (att.), Ira Brown (pres. Webb Belting Co.), Dorran Burris, Ottis Burris, Henry Butts, Leonard Callender (broker), Cecile Colvin, Geo. Carlson, Lois Carnahan, Chas. Carroll (ins.), Marion Carroll, James Chandler (chrmn. A. B. C. Butter Co.), Joseph Cheifetz, Jessie Collins, Wm. Crouse, John Crowe, Hugh Cunningham, Homer Curtis, John Davison, Maurice DeFever (county engr.), Wm. Doherty (pres. Atlas Wrecking Co.), Clyde Duncan, Charles Dunn, Benjamin Elliott, James Evans, Wm. Evans, Virginia Falcone, Harry Fisher, Jesse Flitts, Geo. Fredericks, Joseph Geisel, Chrystal George, John Glore, Walter Goetze, Alonzo Greer, Blanche Gritter, Herman Harbison (hdwe. merchant), Joy Harwood, David Hayvotunian, Harry Hess (cigar merchant), Ida Hess, Geo. Hoagland, Julian Hoagland, Walter Hodges, Wm. Hogan, Alvin Hubbard, Chas. Hyle.

Algot Jackson, John Johnson, Albert Jones, Myron Jordan, Wm. Kean, Thos. Kiles, Thos. Killinger, Joseph Kirkpatrick, Wm. Klaus, Emil Koch, Richard Kost (ins.), Francis Latz (ins.), John McInerney, Thos. McKiddy, Michael Matthews, Howard May, Melville Allan, Ralph Miller, Alfred Mitchell, Geo. Morledge, David Morr, John Morrison, Paul Morton, Daniel Norton, Joseph O'Toole (ins.), Percy Oren, Geo. Patton, Chas. Pipkin, Chas. Prime (ins.), Paul Roessner (engr.), Luis Rosner, Wm. Roseer, Wm. Rubel, (ins.), L. Silcott, Nathan Silverforb (secy.-treas. Silver King Oil & Gas Co.), Jesse Skelton, Herbert Small, Albert Smith (banker), Rev. David Smith, Elbert Smith (publisher), Homer Songer, Arthur Sparks, Forrest Steed, Jacob Stern, Norman Stoltz, Guy Strafer, Albert Stuckert, Betty Tearnay, Isabel Thomes, Clara Van House, Wm. Vassar, Thos. Wagstaff (att.), Chas. Waite (banker), Dr. Albert Welch, Wm. Willmering, Walter Wolfson, Frank Woodbury, Jr., Hugo Wuerz, Charles Yancey, Otis Yeager, John Young.

KIRKSVILLE—\$170,000

Chas. Dally, Stephen Eggert (contractor), Wallace Knobbs, Charles Link.

MARSHALL—\$66,000

John Coleman, Charles Peecher, Edward Wright.

MOBERLY—\$132,000

Rev. Jesse Baker, Ira Davenport, Charles Eagan, Howard Nave, Valentine Riegel (ins.), Orval Settle.

POPLAR BLUFF—\$90,000

Wm. Morrison, Sam Hinson, Roy Jett, Mrs. Ora Overby.

ST. JOSEPH—\$1,895,000

Over 50 Ordinary Claims
Over 80 Industrial Claims—\$14,768

Fredolph Anderson, Philip Buddy, Edmund Chandlee, Emmett Cook, Charles Cortner, Royce Creek, Geo. Dracopolos, Herbert Erskine, John Gordon, Albert Folwell (executive), Flora Forbes, Elizabeth Frawley, Durward Hiatt, Curtis Hastings, Joseph Lilley, Wm. McKay, Lee Maxwell, Lloyd Miller, Gus Nelson, Orville Powell (att.), Jack Sandusky (ins.), Frank Seufert, Oscar Spehn, John Stingley, Geo. Stripe, Dr. John Wright, Amelia Wurtzler, Jacob Zidell, Rudolph Zolane.

ST. LOUIS—\$28,210,000

Life insurance payments averaged \$131 per family and were 49 percent of annual food sales in the city.

They represent 27 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 12½ year period equal the city's annual retail trade volume and over a 6 year period equal the total savings bank deposits in the city.

Over 671 Ordinary Claims
Over 3,058 Industrial Claims—\$647,145

CLAIMS BY AMOUNTS:

1—	\$250,000 or over
2—	100,000 to \$250,000
8—	50,000 to 100,000
28—	25,000 to 50,000
56—	10,000 to 25,000
76—	5,000 to 10,000
111—	3,000 to 5,000
113—	2,000; 276—\$1,000

Field Arens (executive), Albert

Aufderheide, Julius Baer (v. p. dry goods co.), Charles Ballweg, Frank Barks (pres. Lincoln Engineering Co.), John Barrett, Lloyd, Bauer, Robert Bauer, Walter Beckwith (pres. Beckwith Bros. Co.), Daniel Behrens (ins.), Wm. Benner, Erwin Berblinger, Johanna Bertsch (chemist), Oscar Biebinge, Wm. Binsbacher, James Blackford, Katherine Blesch, Arthur Boardman, Dr. John Bram, Dr. Louis Brandenburger, Bernard Brinker, Russell Britton, Arthur Brode, Oliver Brookbanks, Harry Buddie, Roy Burch (att.), Charles Call, John Cannon, Edward Cantillon, Geo. Chadsey, Louis Cicardi, Jr. (produce merchant), W. Clarkson, Wm. Clauson (hdwe. dealer),

Arthur Goodman, Sigmund Green, Gus Gruetzemacher, August Gundlach, Francis Hackman, Alois Hairer, Waldo Hawkins, Morris Heiman (mfr.), Henry Heinecke, Frederick Hermann, Bernard Hobold (ins.), Leonard Hoffman, Geo. Holmes, Alfred How (chemist), Benjamin Heckel, Ival Hunsucker, Philip Jackman, Edward Jaggi (personnel mgr.), Edward Jeffries, Wm. Jones (att.), Wm. Joyce, Julia Judge.

Hyman Kahn, Max Katz, Truett Kidd (traffic mgr.), Arthur Kloos, Paul Knopf, Louis Kohlberg, Alphonse Korte, Henry Krallman (sales mgr.), Alfred Krause, Edward Krill, Antonie Kromen, Howard Lake (ins. adjuster), Richard Landzettel, Louis Landau, Jr., Otto Lauburg, Geo. Lehmann, Fred Lerche, Charles Lieser, Jr., Wm. Lindhorst, Julius Lohding, Henry McCauley, Cornelius McDonald (pres. McDonald Realty Co.), Clifton McMillan, Jr., Edward MacKay, Robert Maginity, Aloysius Mahr, Robert Maichel, John Malek, Max Mandel, Samuel Marcus, Morris Marks (civil engr.), Wm. Maulhardt, Frank Meyer, Alexander Millus, Geo. Millus (shoe mfr.), Julius Milles, Stephen Morechester, Robert Morrison (contractor), Maurice Murray.

Quitman Newell, Michael Nicholson, Rev. Patrick O'Connor, Charles Onge, Stanley Pautler (ins.), Wm. Peltz, Louis Plogstert, Charles Ramsey, Jr., Frederick Recke, Harkley Reeds, Edward Reiff, Adolph Roedder, Aaron Scharff (ins.), Alphonse Schiermann, Conrad Schopp, John Schulze, David Schwartz (pres. Schwartz Textile Co.), Henry Seiber, Otto Siesener, Bernard Singer, Alvin Singleton, Festus Shaughnessy, John Slattery, Arthur Smith, Dr. Henry Smith, Herbert Smith, Walter Solomon, Stuart Southworth, Henry Spaeth, Benjamin Stege, Jerome Sternberg, Maurice Sullivan, John

Sweeny (executive), Michael Sweeney, Leonard Thompson, Nathaniel Topping, Siegfried Van Hoefen, Isaac Van Nettleton, Isadore Vehon, Leslie Wackher, John Walsh, Richard Weber, Rudolph Weinert, Charles Weisert.

SEDALIA—\$266,000

Joseph Brown, Thos. DeJarnette, Henry Fricke (Judge), Rebecca Jackson, Ray Logan, Della Snyder.

SPRINGFIELD—\$1,898,000

Over 45 Ordinary Claims
Over 66 Industrial Claims—\$11,822

Geo. Alendorf, Dr. Walter Heck, John Bennett, Arthur Cannon, John Carpenter, Dr. Leander Cox, Clyde Dickinson, Victor Dosing, James Edwards, Van Vechten Elting, Otho Frost, Joseph Haymes, Geo. Hendrickson, Donald Jarett, Verde Johnston, John McKee, Carl Morris, Geo. Olendorf, Edward Patterson, Kemp Powell, J. Silvius, Lewis Snyder, Harry Stotts, John Swindler, Lila Turner, Henry Wage-man, Linus Welsh, Aubrey West, Wm. Wheeler.

UNIVERSITY CITY—\$841,000

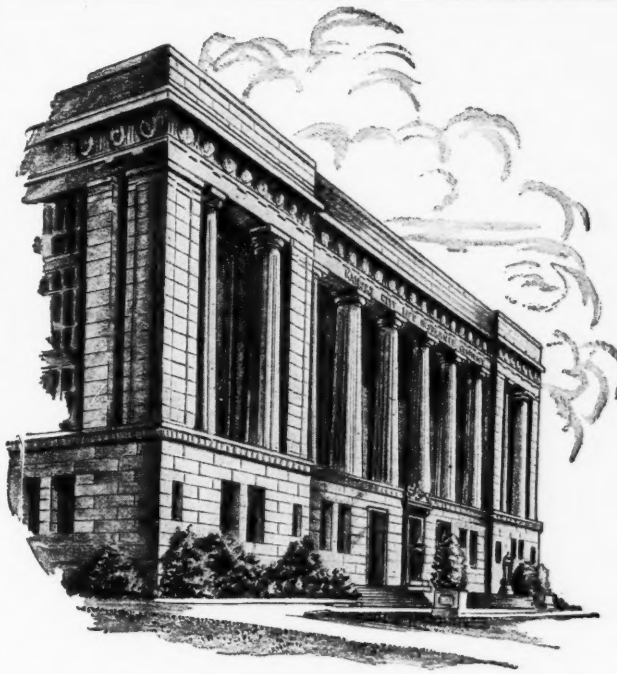
James Absalom, Alexander Bruce, Abraham Cristal, Max Farbenstein, David Goodman, Harry Gregory, David Jagust, Ernest Koob, Lloyd Lewis, Robert Meyer, Harry Portnoy, Margaret Unger.

WEBSTER GROVES—\$515,000

Paul Forsyth (mgr. electric co.), Walter Gregory, Walter Koenig, Charles Kreichelt, Frank Linda, Arthur Ward.

OTHER MISSOURI TOWNS—\$6,840,000 (Partial List)

•Adrian: B. Lentz—Allendale: D. (CONTINUED ON NEXT PAGE)



V SALES VICTORIES

Kansas City Life agents are "on the offensive" on the production front—and they're going into the selling battle fully and modernly equipped with contracts especially designed to meet current needs.

Particularly streamlined is our new **WHOLE LIFE, HALF RATE** policy affording the maximum in permanent insurance protection at the minimum cost. Actual sales experience this year on a \$10,000,000 production, shows 45 per cent on this plan. This proves its popularity with the insurance buying public as well as the sales force.

This contract admirably fits the needs of the young man, and safeguards his insurability. Other age classes also receive this contract favorably. For in today's rising costs, dollar protection for one's family is more vital than ever.

Added to new, modern sales weapons, is the fact that Kansas City Life enters this war period in its strongest financial position in history; Insurance in force over \$515,000,000; Assets over \$130,800,000.

ALL THESE FACTORS SPELL SOUND SALES VICTORIES!

CHARTERED 1895

Kansas City LIFE INSURANCE COMPANY

KANSAS CITY
MISSOURI

Missouri—Continued

Jacobs—Amoret: Dr. J. Smith—Archie: T. York—Armstrong: S. Bunch, J. Denny, Aurora: J. Cochran—Ava: E. Bixey, Sarah Kirk. •Baring: Marie Moore.—Bedison: W. Dodd.—Belle: Opal Snodgrass.—Bethany: F. Butler, F. Cramer.—Bevier: E. Chasteen, U. Smith.—Blackwater: L. Esser, J. Davis.—Bollivar: V. Woodruff.—Bowling Green: W. Hawkins.—Brashear: R. Rogers.—Brentwood: Ma-linda Umphenour.—Brookfield: H. Bentz.—Bucklin: C. Rouse (banker).—Buffalo: G. Smith, Crystal Wolfe.—Butler: L. McCann, O. Patterson.—Bynumville: G. Ireland.

•California: C. Baldwin.—Camden: H. Woodruff.—Canton: J. Davis (att'y.), E. Hilbert, Tena Stephenson, W. Turley.—Cardwell: A. Bishop, J. Morgan.—Centralia: Dr. O. Mayes.—Charleston: J. King.—Chesterfield: E. Mueller.—Clarksburg: J. Ruppert, Jr.—Clarkton: C. Hubbard.—Crane: C. Patrie.—Crystal City: F. Pfoten-hauer.—Curryville: W. Kerr.—Davisville: J. Smith.—De Soto: H. Kraus.—Dexter: Dr. V. Lincoln, Emma Woodward. •Easton: M. Bauman, G. Waller.—Excelsior Springs: W. Gillahan. •Farmington: R. Pirtle.—Ferguson: J. Leitner, E. Sommers.—Ferryview: T. Cockrill, Jr.—Flat River: A. Layne.—Fulton: E. Fennel, W. Gibson.

•Gallatin: L. Downing.—Glencoe: L. Beard.—Gorin: C. Kiefer.—Granby: H. Wetzel. •Hayti: Dr. W. Pitt, C. Wells.—Hermann: G. Epple.—Hickman Hills: Violet Secrist, Theresa Sohn.—Higginsville: R. Bland.—Holcomb: A. Goodman. •Iberia: Dr. G. Duncan. •Jackson: C. Grant (banker).—Jamestown: W. Geier, Louise Schoenthal.—Johnson City: J. Cloyd. •Kahoka: A. McNally.—Kennett, Rev. J. Ham, M. Horner.—Kirkwood: D. Dickey (engr.).—Koshkonong: G. Russell. •Laclede: E. Brendahl, C. Harris, Hazel Hop-per.—LaDue: H. McRee (realtor). J. Meyer, Jr.—Lamar: Julia Fast, D. Pay-ton.—Lanagan: X. Aggus, W. Thorn-brugh.—Lebanon: Dr. J. Blickendarfer, J. Winfrey (banker).—Lees Summit: C. Betts, H. Sheppard, A. Swaney.—Leeton: J. Miller.—Lemay: H. Backer, J. Beyes, W. Knight, C. Winheim.—Lexington: W. Bandon.—Liberty: C. Mustion (contractor). J. Watkins.—Lisle: F. Mickelson.—Louisiana: W. Jacquin.

•McFall: W. Patton.—Madison: A. Brownfield.—Malden: W. Bagby, L. Stokes.—Marceline: W. Burrus.—Marsh-field: H. Deardurff.—Marthasville: H. Johannaber.—Maryville: Minnie Glover.—Mexico: H. Bartels, Margaret Hagan, J. Plunkett, Edgar Powell.—Middleton: O. Gooch.—Milan: O. Crookshanks.—Monett: C. Lehnhard.—Monroe City: C. Forsythe, S. Maddox.—Montrose: A. Wally. •Na-poleon: J. Hanssen (banker).—Nelson: C. Poindexter.—Neosho: J. Oliver, M. Rice.—Norborne: E. Plummer.—Nevada: W. Ad-kinson.—New Franklin: B. Rawlings.—Norborne: E. Carmack.

•Oakwood: J. Caulk.—Odessa: S. Renick.—O'Fallon: I. Madding.—Overland: W. Krummenacher. •Paris: G. Bybee.—Parkville: G. Chamberlin.—Perry: S. Lit-tlenage.—Pierce City: G. Boucher.—Pos-toli: S. Thurman, J. Towl, E. Wiley.—Puxico: L. Burris, W. Hickman. •Red Wing: H. Pumphlin.—Richland: G. Murphy.—Richmond Heights: B. Day.—Robertson: Minnie Graham, P. Klein.—Rockport: J. Wright.—Rogersville: H. Hedgepeth.—Rolla: L. Hawkins, Irene Rhodes, R. Schuman.—Ruble: H. Hackworth. •St. Charles: C. Green.—St. Clair: Dr. B. Lewis.—St. Francisville: W. Wayland.—St. Genevieve: W. Pinkley, G. Rutledge, J. Ten Eyck, E. Jones, C. Roster.—St. Thomas: H. Lueckenhoff, J. Cassmeyer.—Salem: J. Carnahan (lumber dealer).—Sappington: J. Honerkamp.—Schell City: W. Maus.—Shelbina: W. Burk, E. Col-burn.—Shelbyville: W. Doyle.—Sikeston: J. Ross.—Skidmore: M. Stovall.—Slater: C. Cross, L. Warner.—Steele: J. Burnett.—Stewartsville: G. Creamer.—Sullivan: G. Ludwig.—Sweet Springs: T. Price, P. Trautmann.

•Tarkio: D. Inbody.—Trenton: Alta Haring, A. Welch, T. White.—Trimble: S. Halferty.—Turner: G. Henderson.—Union: E. Kaufman, H. Vossbrink (pres. United Bank).—Unionville: Alice Holman. •Val-ley Mines: F. Frazier.—Valley Park: J. Thaman.—Vandalia: W. Daniel.—Ver-sailles: S. Holloway (judge), M. Witten.—Vienna: L. Hutchinson. •Walnut Grove:

UNITED STATES SENATE
Committee On Finance

It has always been my belief that life insurance offers a splendid means for providing security for dependents and for old age, and I am glad to note that the idea is approved by so many Massachusetts citizens.

H. C. LODGE, JR.
Massachusetts

Names in each town are only a partial list of claims paid during 1941.

STATE OF NORTH DAKOTA

Office of the Governor

Bismarck

Life insurance, as I see it, has a threefold nature, or perhaps one might say a threefold purpose; the replacement of the earning power when death calls the breadwinner in the family; replacement of the breadwinner if the head of the family becomes disabled; and the creation of an income when the earning capacity of the producer in the family reaches the vanishing point and sometimes ceases by way of retirement.

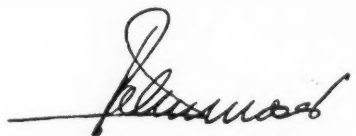
In North Dakota last year, more than \$5,000,000 was paid out to living policyholders and to beneficiaries of those who had gone on. This money went into thousands of homes, benefitting every section of the state.

Life insurance, to my way of thinking, is a typically democratic institution. As we are somewhat slowly perhaps, mustering all of our power, man and machine, in the terrific war effort which is essentially necessary to preserve that democracy of ours from the attacks made upon it by the dictator nations, it gives us a certain feeling of homey pride to realize that 90 percent of the world's life insurance is carried in the democratic nations of the world. Truly, life insurance thrives in a democracy, and one might reverse that truism and say that democracy thrives where life insurance is a pertinent factor in the life of a nation.

Men of fear, timid men, are easily lead into the camp of the dictator, and very easily become pawns in the game of world domination which the dictator essays to play. Life insurance does not create fear, life insurance gives a sense of ownership, and brings security, routs fear and makes men strong.

Men who depend upon life insurance for the protection of their loved ones, have a very vital stake in the system of free enterprise, and will fight to preserve that which life insurance has helped to create.

The life insurance companies are helping to pay for the sinews of war, and it is true that a very large percentage of premiums and investments of life insurance companies will go into government bonds. The life insurance companies of America, and through them their stockholders and their policy holders, have a tremendous stake in this war of freedom; life insurance is a pertinent force in our democracy and it is truly a cornerstone of our security.



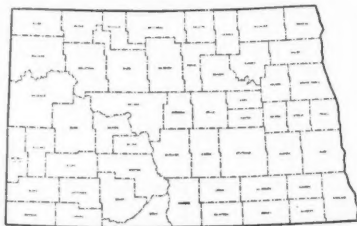
JOHN MOSES
Governor

Laura Stockton.—Warrensburg: C. Shafer.—Washington: H. Heimbarger.—Weatherby: V. Riggs.—Wellsville: W. McMains.—Westboro: C. Smith.—West Plains: H. Allen, Mary James.—Windsor: J. Powell.—Woodridge: W. Woodridge.

NORTH DAKOTA

Total Payments\$5,100,000
Rank in Payments 44th
Rank in Population 39th
Payments Per Capita\$7.94
Ratio to National Per Capita
Insurance Payment370

Ordinary life insurance in force \$214-851,000 or 117,213 policies or \$335 per capita. Average size of policy in force



\$1,833, average new policy sold in 1941
\$1,645: volume sold \$18,952,000.
The \$5,100,000 in life insurance money

paid to residents of North Dakota in 1941 was two-thirds of the \$7,577,879 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$77,284 in P. W. A. grants, one-fifth of the federal agricultural adjustment program payments of \$24,288,329 and nearly three times the \$1,826,391 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance is contribution to the economic security of the state. Life insurance payments were four times the \$1,195,361 in income and excess profits taxes collected in North Dakota.

(For towns with fewer claims see end of list)

BISMARCK—\$273,000

Winfield Ayers, Wm. Braun, Nils Danrot, Joseph Kelley, Henry Klein (pres. Klein Lumber Co.), Chas. Lincoln, Emmett McKenna, Jacob Muehl, Henry Murphy (ins.), Dr. Clyde Stackhouse.

DEVILS LAKE—\$86,000

Melvin Anderson, H. Erickson, Ge-lora Hagen, Michael Kavanagh, Julius Kerndt, Swan Peterson, Melvin Reep.

FARGO—\$962,000

Wm. Anderson, John Belland, Christian Brun, Henry Cross, Dr. Joseph Dillon, Carsten Eckmann, Lloyd Elker, Wm. Gillespie, Harold Gillette, Eber Mackenberg, John Holman, Ludwig Haw-kinson, Andrew Johnson, Axel Juul (den-tist), Arthur Kinney, (mgr. Fargo Foundry), Walter McCarty, Gustav Monson, Gordon Morris, Wm. Novinger, Lawrence Obermiller, Earl Pomeroy, Frederick Schlipf (ins.), Palmer Satrom, Michael Sornsin, Clarence Tompkins.

GRAND FORKS—\$540,000

Wm. Arnold (att'y.), Sanford Ash-ley, Edwin Bakken, Frederick Barnard, Thos. Berge (pres. Northern Construc-tion Co.), Edwin Bye, Harriet Coger, Pe-

ter Coliton, Alfred Huus, Harvey John-son, Henry Johnstone, Joseph Mahowald, Rev. Francis McNees, Ole Ness, John Ruettell, Archie Simonson, Sever Stene-rodde (ins.), Christina Stromsodt, Geo. Wilder.

JAMESTOWN—\$175,000

Emery Berry, Mike Connelly, Rob-ert Ellis, Geo. Ingstad, Geo. Morrow, Ed-ward Mueller (banker), Clarence Willsey.

LARAMORE—\$55,000

James Barrett, Jacob Eastgate, Moses Freije, Frank Jicha, Anton Rasin-ski.

MANDAN—\$34,000

Anna Messmer, LeRoy Smith, Den-nis Tobin, Valentine Wolf.

MINOT—\$295,000

Vaclav Barta, Victor Corbett, Mel-vin Deming, James Elide, Osburne Elliott, James Jenkins, Walter Jones, Frank La-Plame, Philip Lowe, Johan Lund, Ed. McCarroll, Fayette Maercklein, Leonard Midwood, Dr. John Pence, John Schultz, John Strandberg, Amos Watson, Winif-red Westerlund.

WHAPETON—\$47,000

Peter Gansen, Carl Johnson, Gus-tef Stern.

OTHER NORTH DAKOTA TOWNS—
\$1,310,000
(Partial List)

•Aneta: E. Bjorgen (pharmacist).—Ashley: V. Collins, C. Klein. •Banks: R. Maston.—Berwick: O. Torgerson.—Bottineau: J. Croissetier.—Brocket: R. Gardiner, J. Swindoff.—Burlington: J. Sys.—Cando: C. Hanson, C. Olson.—Carrington: C. Bauer, A. Morton, W. Nor-ris.—Casselton: M. Ford.—Cavalier: C. Ault, H. Graves, W. Hynes.—Concrete: J. Herzog.—Courtney: C. Ochser, M. Helmers, J. J. Prodzinski.—Crosby: Ce-cilia Hazelberg. •Davenport: K. Feder-son, J. Schertler, B. Schwarz.—Dickin-son: F. Scheeler, Eleonore Smith.—Drake: R. Jacobson, E. Jones. •Edgeley: C. Bowlby, G. Bulmer, A. Hage.—Ellen-dale: Anna Dillingham, H. Jury, S. Schneck.—Enderlein: H. Harris. •Fair-mount: W. Miller.—Flaxton: J. Smith.

•Galesburg: G. Mockrud, H. Stef-arud.—Glenburn: L. Armstrong.—Good-rich: J. Fallon.—Grafton: J. Kelley, F. Kieley.—Granville: E. Moffat.—Hamar: L. Cowie, E. Lindstrom.—Hannaford: D. Stone.—Hannah: A. Reid.—Harvey: G. Goetz, Katherina Schimke.—Hazen: H. Klein, A. Lonien.—Hettinger: H. Jensen.—Hillsboro: H. Meyer.—Hunter: J. Hockridge, H. Rosendahl, O. Schmusser.—Judson: H. Dettman, A. Grimm. •Kempston: H. Landman, F. Mutch.—Kenmare: L. Lytle, E. Van Vleck.—Killdeer: F. Bodwin.—Kindred: C. San-dager.

•Lakota: W. Beckman, J. Thal, R. Wigen.—La Moure: E. Haisley.—Lang-don: T. Crawford, J. Elenbaum, C. Fox, T. Voge.—Lidgerwood: J. Movius.—Lin-ton: A. Politiski, E. Purinton.—Lisbon: A. Carter, D. Keyes, A. Kvello, Walter Lilyquist. •Maddock: A. Spidahl.—May-ville: S. Rugsven.—Milton: E. Anderson.—Mott: F. Bieber. •Neche: P. Rudolph.—New England: O. Fresonke, A. Totzke.—New Rockford: O. Lundquist.—New Salem: F. Weineich. •Oakes: J. Bun-day (banker), W. Mitchell.—Otter Creek: G. Reimer.

•Page: H. Hartman.—Plaza: P. Arness. •Ray: L. McFarlin.—Rolla: F. Fitzharris, A. Poyzer.—Ross: K. Sol-heim, E. Texel.—Rugby: F. Gronvold, P. Kramer, J. Tribur.—Russell: V. McFar-land. •Sharon: O. Midstokke, T. Snort-land, H. Olson.—Sheyenne: C. Strand.—Starkweather: G. Jacobson.—Streeter: J. Subera. •Tower City: J. Boehm, H. Sey-mour.—Underwood: J. Evander. •Val-ley City: A. Anfinson, C. Shepler.—Velva: R. Christensen. •Watford City: B. Newman, O. Rolfson.—Webster: N. Mor-rison.—Wheatland: P. McLaren.—Willis-ton: C. Kragness, Moses Skrede (banker).—Wilton: H. Gray (pharmacist).—Wood-worth: G. Deede.

SOUTH DAKOTA

Total Payments\$5,400,000
Rank in Payments 43rd
Rank in Population 38th
Payments Per Capita\$8.39
Ratio to National Per Capita
Insurance Payment391

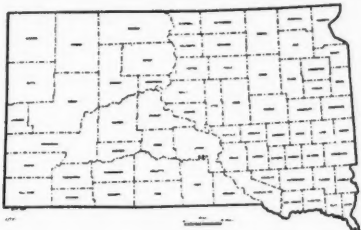
Ordinary life insurance in force \$224-794,000 on 119,890 policies or \$350 per capita. Average size of policy in force \$1,875, average new policy sold in 1941 \$1,753; volume sold \$21,280,000.

The \$5,400,000 in life insurance money paid to the residents of South Dakota in 1941 was three-fourths of the \$7,185,389 in W. P. A. payments in the state for the fiscal year, many times the \$68,700 in P. W. A. grants, nearly one-third of the federal agricultural adjustment program payments of \$18,213,350 and more than double the \$2,258,007 in federal pay-ments to the state under the social secur-

(CONTINUED ON NEXT PAGE)

South Dakota—Continued

ity act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life



insurance payments greatly exceeded the \$1,525,655 in income and excess profits taxes collected in South Dakota.

(For towns with fewer claims see end of list)

ABERDEEN—\$340,000

Rev. Pierce Bunt, Harry Gibson, Michael Guhin, Clarence Hay, Orville Matteson, Sylvester Sandbo, Wm. Tiffany.

BROOKINGS—\$138,000

Harold Kellogg, Chas. Pugsley, Paul Scarbro, Susan Wilder.

HURON—\$187,000

Henry Brown, John Chase, Joseph Sporrer, Alva Taylor (atty.).

LEAD—\$120,000

Wm. Loomis, Anna Mastrovich, Dominik Radovich, Bessie Ross, J. Spargo.

MADISON—\$60,000

Randa Holle, Phineas Nichols, Elvina Oldre.

MITCHELL—\$259,000

Albert Brown, Archie Cummings, Wm. Detlefs (florist), Ernest Goldhamer.

PIERRE—\$87,000

Jeannette Hegglund, Fred Vilas, Chas. Williams.

RAPID CITY—\$265,000

Joseph Goodman, Herbert Johnson, Edward Reeves, Wm. Shower.

SIOUX FALLS—\$866,000

Cyril Buysse, John Clark, Wm. Doyle (atty.), Fred Fellows, John Fitzgibbon, Philip Halverson, Edwin Hurst, Bernard Jansa, Louis Kelley, Rev. John Knox, Geo. Krambeck, Geo. Neiderhiser, Herbert Niemann, James Palmer, Sam Stewart, Andrea Taute, Wm. Zimmerman.

WATERTOWN—\$144,000

Austin Jeffries, Elizabeth Hemp, Arthur Sherin, Henry Valle.

YANKTON—\$109,000

Eldon Clark, Casper Pfefferle, Dr. John Trierweiler.

OTHER SOUTH DAKOTA TOWNS—\$1,480,000

(Partial List)

●Alcester: Esther Swanson.—Amherst: C. Moeckly.—Ashton: E. Groves. ●Bath: E. Holmes. C. Reed.—Belvidere: P. Johnson.—Big Stone City: G. Clark, G. Lauster.—Brentford: C. Strauch.—Britton: E. Fulton.—Buffalo: Ilene Denzin. ●Canton: G. Hokenstad.—Center ville: C. Hornbeck (editor).—Clark: W. Knocke. E. Ramsey.—Colome: J. Trpisovsky.—Cottonwood: O. Stuart. ●Deadwood: C. Ruether. R. Walker.—Dell Rapids: Alma Bach. ●Farmingdale: L. Larsen.—Faulkton: J. Muehl.—Flandreau: C. Nass.—Fort Thompson: A. Wendt.—Frankfort: I. Chance.—Freeman: J. Wipf. ●Hayes: C. Prince.—Highmore: J. Gadd.—Hot Springs: L. Wheritt.—Hudson: Dr. A. Jordan.—Humboldt: J. Stoferrahn. ●Ipswich: M. Beebe, F. Coulter.—Irene: L. Peterson. ●Leola: W. Giedt. ●Marion: Anna Way.—Meadow: E. Holzworth, W. O'Rourke.—Meckling: C. Walraven.—Milbank: R. Hunter.—Moberg: Gena Morse, J. Nichols.—Montrose: G. Bunning, Mary Lalley. ●Norris: J. Caylor. ●Onida: E. Shoup. ●Orley: C. Whitefoot. ●Parkston: E. Blum, O. Shaw.—Philip: N. Benedict, C. Poss. ●Piedmont: A. Brzazowsky.—Pukwana: E. Anderson. ●Redfield: A. Hubitz, H. Schwichtenberg.—Reva: E. Kloss.—Rochford: Lottie Van Vors.—Rockham: J. Werner.—Roscoe: F. Hettich. ●Salem: J. Augustine.—Spearfish: C. Murray.—Springfield: J. Turner.—Sturgis: G. Woodie.—Toronto: Martha Nelson.—Tyndall: L. Pihla. ●Union: A. Ellis. ●Webster: M. Lien.—Vermillion: W. Harrington, J. Payne (atty.). ●Wagner: Antonie Bures, V. Mazourek.—Wall: Gail Parkin.—Wessington: P. Young.—Winner: Goldie Vavra.—Wolsey: A. Davis. ●Zell: J. Weiss.

NEBRASKA

Total Payments\$21,800,000
Rank in Payments32nd
Rank in Population32nd
Payments Per Capita\$16.56
Ratio to National Per Capita Insurance Payment771

Ordinary life insurance in force \$782,533,000 on 418,020 policies or \$595 per capita. Average size of policy in force \$1,872, average new policy sold in 1941 \$1,652; volume sold \$70,357,000.

The \$21,800,000 in life insurance money paid to Nebraskans in 1941 exceeded the \$16,103,261 in W. P. A. payments in the state for the fiscal year, was over four



times the \$4,677,698 in P. W. A. grants, two-thirds of the federal agricultural adjustment program payments of \$30,092,412 and over four times the \$5,044,764 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were almost double the \$11,247,842 in income and excess profits taxes collected in Nebraska.

(For towns with fewer claims see end of list)

BEATRICE—\$179,000

Jos. Bozarth (Fair Assn. secy.), Geo. Craig, Harlan Heffelfinger, Velda Hodge, Frank Kolekofski, Ewerett Means, Samuel Rinaker, Vallora Solts.

CHADRON—\$82,000

Jos. Clauson, Susanna Hakanson, Joanna Mann.

FAIRBURY—\$93,000

Cecil Davis, Anna Madden, Frank Rain (atty.), Abraham Torrey, Harry Welton.

FREMONT—\$273,000

John Brooke, Maud Carson, Geo. Gaeth, Chas. Harker, Walter Lewis, Rudolph Ray.

GRAND ISLAND—\$215,000

John Cooper, Anna Lif, Henry Loebback, Wm. Nelson, Wm. Schoenleber.

HASTINGS—\$410,000

Wayne Bieck, John Bohlke (mortician), Mattie Cousley, James Crowley (atty.), Robt. Hastings (atty.), Adelia Hensman, Dr. Jos. McPherson, Lee Newton, Frank Sedivy, Ralph Stewart, Chas. Wahlquist.

KEARNEY—\$189,000

Peter Getz, Wm. Hubert, John Humphrey (ins.), Albert Killian, Jos. Mildenke, Andy Richesson.

LINCOLN—\$3,250,000

Over 119 Ordinary Claims
Over 43 Industrial Claims—\$9,262
Lee Anthony, Edmond Banks, James Barber, Ruth Benson, Guy Brown, Wm. Bruce Edgar Burnett, Guy Butler (druggist), Jesse Clark (coal co. pres.), Robt. Clarkson, Walter Cook, Elmore Currier (ins.), Fred Eno (ins.), Frank Eppler, Laura Eymmer, Anton Frolik (Maj. U. S. Army), Lewis Garey (professor), John Geschwender, Wm. Gold, Geo. Hager (atty.), Raymond Halferty, Henry Hall, Peter Hansen (contractor), Dr. Elmer Hansen, Earl Hart, Frank Hayes, Arthur Jacobs, Edw. Johnson, Harris Johnson, Fred Lange, Wm. Lange (pharmacist), Alexander Lau (wholesale grocer), Chas. Linton, Salvatore Lococo, Jas. Mears, Julia Meinver, Thos. Munger, Isaac Nathan, John Nixon, Delmar Norton, Ike Pace (atty.), Melvin Rawlings, John Roberts, Warren Romans (realtor), Samuel Samuels, John Shepard, Marion Stark, Ira Taylor (enrg.), John Roach, Lewis Uhley, Gayle Walker, Walter Wickersham, Maurice Wislen, Samuel Workman.

NEBRASKA CITY—\$120,000

Frank Chapin, Fred Morris, Allan Wilson, James Wilson.

NORFOLK—\$176,000

Willis Brown, Jan Krutina, Elmer

Roker, Elvie Salzwedel, Ora Spillman, Andrew Viele.

NORTH PLATTE—\$146,000

Thos. Halligan, Lynn Huddart, Peter Karubos, Marshall Scott (ins.), Robt. Stanfield (lumber dealer), Harland Teller, John Welsh, C. Yost.

OMAHA—\$6,160,000

Life insurance payments averaged \$113 per family and were 32 percent of annual food sales in the city. Over a 17 year period they equal the city's annual retail trade volume.

Over 302 Ordinary Claims
Over 168 Industrial Claims—\$38,033
CLAIMS BY AMOUNTS:

2—\$250,000 or over
1—100,000 to \$250,000
2—25,000 to 100,000
20—10,000 to 25,000
26—5,000 to 10,000
54—3,000 to 5,000
76—2,000; 124—\$1,000

Elna Abbott, Oscar Anderson, Thos. Baughman, Isaac Beisel, Grace Berger, Chas. Berry, Catherine Biller, Josef Biska, Jan Blazek, Norman Bleicher, David Blumenthal (grocer), Greely Bowman, Jos. Briska, Herbert Burt, Anna Callanan, Anton Cerveny, Wm. Cheek, T. Combs (jeweler), Jas. Corr, Wm. Craig, Bryce Crawford (county judge), Lois Cruse, Edw. Cullin, Hannah Cummings, Edw. Davis, John Davison, Joe Dayton, John Dobyns, Edith Dadds, Michael Dougherty, Fred Drexel (personnel mgr.), Alida Edwards, Frank Greener, Richard Grotte, Chresten Hansen (grocer), Wm. Haselton, Anna Hautzinger, Paul Henni, James Hiabik, Madeline Hillis (librarian), Emma Holba, John Holden, Marie Holly, Marquis Holman, Richard Hunter, Chas. James, J. Johnson.

Samuel Kesselman (realtor), Vac-lav Kocorek, Emily Kratky, Frank Krebbs, Wm. Larsen, Lincoln Lee, Cecil Lehr, Archibald Love (ins.), J. McCutcheon (exec.), Jos. Machacek, Donald MacPhee, Lee Meier, Adolph Michka, Adolf Mikacek, John Miller, Clifford Minnick, Anna Mlynarik, Dr. Thos. Mullen, Wm. Myers, Anton Negethon, Josef Novotny, Robt. Perelman, Margaret Peter, Wm. Peterson, Harvey Pettis, Jos. Pivonka (hotel prop.), Otis Plummer, Geo. Pool (pharmacist), Stanley Pospichal, Albion Pound, T. Price, Godfrey Radil (foreman), Harry Ragen, Anton Remes (grocer), Jos. Riha (tailor), Halbert Roberts, Jos. Rogers, Emma Rudd.

Wm. Schmoller (exec.), John Schroeder, Walter Sebron, Morris Selner, Arthur Shields, Frank Skryja, Frances Skupa, Ottavio Solo, Edw. Sorenson, Jos. Spirek, Josef Spori, Edw. Sprague, Barbara Stellmach, Wilbur Stroud, J. Svoboda, Edw. Svoboda (atty.), Wm. Tell, Geo. Thompson, Ladislav Tkadlec, Emil Tourek, Bernard U. Tifers, Lillian Waddington, Jos. Welz, Chas. Williams, Edw. Williams, Ernest Williams, Alta Winkler, Adolph Zesulak.

PLATTSMOUTH—\$84,000

Robt. Gilmour, Henry Goos (merchant), Chas. Sans, Geo. Stoll.

SCOTTSBLUFF—\$233,000

Josefina Feidler, Maude Fuehrer, James Hirtalong, Thos. Lake, Frank Wise, Ira Zimmerman (grocer).

OTHER NEBRASKA TOWNS—\$3,145,000

(Partial List)

●Adams: A. Wilken.—Alliance: D. Beagle, E. Stockham.—Ansley: Lois Grierson, J. Koncel.—Arapahoe: F.

Professor Enables Invalid Wife to Keep Home, Complete Daughter's Education

NEBRASKA—Professor—had taught for more than 20 years in a midwestern agricultural college. He advised students, upon reaching majority, to begin building up an estate through life insurance. He himself invested in it as much of his income as was feasible. He had a financial plan which he hoped to carry out in five more years but he suffered a heart attack and passed away without warning.

He left, as dependents, his wife who was recovering from a long illness and would never be strong enough to be employed outside the home, and a young daughter with another year and a half of college to complete. They were grateful for the provision made for them through almost \$12,000 in life insurance.

There was a bank account of several hundred dollars but not a cent of it was available until after certain court proceedings were completed, requiring several weeks' time. Life insurance funds paid debts amounting to about \$450 and funeral expenses. There was still an indebtedness on the home. This was cleared as was also a mortgage on the farm he had inherited. Without life insurance neither could have been paid except through forced sale of farm or home.

There was enough money left to justify investment of \$5,000 in an annuity for the wife, payable monthly, leaving still, sufficient funds to keep the home running during a year and a half adjustment period, enabling mother and daughter to live together independently in surroundings dear and familiar, until the daughter could finish school and the mother regain her health and emotional balance. Without life insurance this would have been impossible.

Considering present real estate values, Professor's life insurance represented almost half of his entire estate. Profits from the farm are small and uncertain. Income from the home is contingent upon the health of the widow and the demand for "rooms!" but the life insurance money is a blessed certainty and that annuity check will come to her every month as long as she lives—a message of cheer and love from him who made it possible.

Christensen, Blanche Murphy.—Arlington: E. Krugers.—Ashland: P. Folsom (jeweler). F. Negley.—Ashton: L. Badura, J. Jankowski.—Atkinson: T. Dobrovolsky, W. Hayes, E. Kimbrey, S. Lange.—Auburn: S. Combs, J. Gillan, H. Harris (dentist), M. Ingersoll (hotel)

(CONTINUED ON NEXT PAGE)

STATE OF NEBRASKA

Executive Office

Lincoln

I have personally observed on many occasions the comfort received by widows and children of a breadwinner who has passed away and who had the foresight and unselfishness to leave insurance for his dependents. I have observed with satisfaction the spirit of confidence exhibited by men who carry reasonable lines of life insurance. It seems to cast out fear of the future.

Not only does life insurance come in and lift the load when death occurs, but many people who would otherwise not save a penny will submit to the discipline of paying their life insurance premiums regularly, and thereby build up substantial savings accounts which they otherwise would not have.

Another thing which has made a great impression upon me is the way the life insurance industry is cooperating in the war effort. I am told that life insurance agents are actively engaged in selling war stamps and war bonds, and I know this vast manpower must be of real assistance.

Dwight Griswold

DWIGHT GRISWOLD
Governor

Names in each town are only a partial list of claims paid during 1941.

Nebraska—Continued

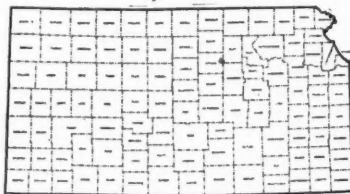
PROP.), Dorothy Smith, J. Vannoy—Aurora: C. Powell, F. Winter. ●Bancroft: O. Bucklin.—Battle Creek: J. Van Auker.—Bayard: Pearl Steffensmeier, J. Taylor.—Beaver Crossing: F. Madison.—Belgrade: H. Brown.—Benkelman: G. Hollenberger (jeweler).—Bennett: E. Mohlmann, F. Schreiner, Myrtle Snodgrass.—Bertrand: D. Johnson.—Blair: H. Brown, O. Gilbertson, Mary Feer, C. Hansen, G. Morgan.—Bloomfield: O. Schurr, Lola Simmons.—Blue Springs: J. Custer.—Bradshaw: D. Finley.—Brook: C. McAllister.—Brownville: P. Broady.—Brunswick: D. Moore.—Butte: K. Clifton. ●Calio: Helen Turner.—Cedar Rapids: Mary DeWulf.—Central City: C. Hartford, R. Roumpf.—Ceresco: Selma Moline, S. Pearson.—Chapman: R. Anderson.—Clatonia: G. Warnken.—Columbus: T. Adams, Bertha Cover, W. Speice.—Cotzad: C. Kleinbans, P. Webb.—Craig: A. Petersen, C. Wedergren, C. Young.—Creighton: Mildred Cromwell, P. Larsen.—Crete: A. Daniel, F. Drida, C. Kovarik, A. Kvasnicka, H. Matzke (ins.), J. Scott, F. Vocasek.—Culbertson: S. Solomon (realtor). ●Dakota City: A. Heikes.—David City: J. Pribyl, K. Ruhl, F. Trotter.—Decatur: O. Myers.—Dodge: V. Dostal.—Doniphan: J. Bitters.—Dorchester: W. Stewart. ●Edgar: C. Mikkelsen, H. Springer, H. Young.—Edison: D. David, M. Fisher.—Elgin: V. Nepper, J. Wylie.—Elm Creek: B. Marshall.—Fairfield: Lila Fry.—Fairmont: L. Stines (banker), J. Usher.—Falls City: E. Beatty, A. Burchard, E. Scott, J. Weddle, C. Weinert.—Fontanelle: D. Cook.—Fort Robinson: J. Norgard.—Friend: Eliska Betka, V. Betka, W. Milligan.—Fullerton: R. Hyatt, E. Sobotka, F. Swanson.—Genoa: O. Larson.—Gering: Roberta Reiter.—Gladstone: C. Hasse, Sarah Starck.—Gothenburg: Edith Norsworthy, A. Novak, E. Spaulding.—Grafton: G. Halney.—Grant: K. Bohn.—Gretna: C. Lerew. ●Haigler: P. Brunswig.—Hartington: H. Burkett (atty.), Wilhelmina Feilmeler, F. Hahn, Irene Stone.—Harvard: P. Lark, C. Robertson.—A. Sundling.—Hayes Center: T. Counce, J. Ready.—Hendley: V. Meyers (U. S. Army).—Holdrege: R. Anderson, G. Erickson, O. Hendricks, A. Lind, Belle Manley, L. Wagner.—Hooper: F. Liston, A. Wagner.—Hoskins: R. Rohrke (banker).—Howell: F. Baumert, K. Blazek.—Humboldt: A. Krofta, W. Leech. ●Imperial: L. Castle, G. Edens. ●Jansen: J. Friesen (lumberman), Edith Rauscher. ●Kennard: W. Knott, E. Miller. ●Leigh: Elsie Hogendorn.—Lexington: W. Assenmacher, W. Reed, A. Sutton.—Lindsay: Marie Brown, F. Franek.—Linwood: F. Bouzek, M. Rezac, T. Thachack.—Litchfield: A. Jorgenson.—Lorton: C. Sherstad. ●McCook: Anna Lutz, Madison: E. Dawson (realtor), J. Krutina.—Marsland: F. Honeyman.—Mason City: W. Elliott, F. Franklin, F. Kohl.—Maywood: G. Wilson.—Mitchell: C. Brown, F. DeGraw, C. Groskopf, Bertha Polk, A. Wagner.—Murray: J. Hoschar. ●Nehawka: Amanda Johnson, V. Sheldon.—Neligh: Ella Ferguson, M. Weekley.—Ruth Wycott.—Nelson: J. Powell, G. Minert.—Niobrara: J. Brewer, Marie Krupicka.—North Bend: E. Villetta, B. Wesley.—North Loup: L. Cox, A. Hutchins, Velma Manchester. ●Oak: E. Olsen.—Oconto: G. Street, H. Thurman.—Odell: A. Adam.—O'Neill: R. Dickson, Anna Hughes, J. Robertson, S. Weekes.—Orafino: F. Arnold.—Ord: Elsie Axthelm, E. Gruber, Marie Nevrikla, Marie Novosad.—Osmond: L. Weingartner.—Otoe: Rev. C. Lang.—Overton: H. Beltner, L. Chesmore. ●Page: Rev. B. Murten.—Palmyra: W. Bolz, R. McWilliams, H. Oelschlagel.—Parks: E. Roundtree.—Pawnee City: Dr. Paul Flory, D. Hungate.—Petersburg: J. Pelster.—Plainville: Clair Swerdfeger.—Polk: R. Smith.—Randolph: L. Brenner, S. Gibson.—Ravenna: F. Beranek, M. Prochazka, J. Urwiller.—Rogers: E. Perrin.—Royal: F. Francisco.—Rushville: J. Jones. ●St. Edward: A. Nelson.—St. Michael: A. Stoeger, Jr.—Sargent: F. Sasek, Frantiska Eret.—Schuyler: Mary Lacinia, Josefa Maravek.—Seward: E. Boyes, L. Peary, J. Geeser, H. Hillmann, O. Krokstrom.—Sidney: L. Bartholomew, I. Butt, R. Dedrick, I. Grabill, R. Krueger, F. Tobin.—South Omaha: J. Mucha, J. Skolak.—Spalding: Agnes Weber.—Spencer: A. Nemej, J. Panacek.—Stanton: H. Benne, K. Moritz, H. Pohlman, E. Rosa.—Sterling: J. Joekel, E. Sugden.—Stromsburg: W. Sharp (dentist).—Sumner: L. Ridenour.—Superior: C. Shipp (optometrist), Hannah Wilson.—Sutton: H. Olson, C. Schneider.—Swanton: Emma Jiskra, A. nezka Stastny.—Syracuse: H. A. ends, W. Crownover, R. Nicklas (realtor), N. Schreiner, M. Wilkins (publisher).—Tamura: H. Seibert (druggist).—Tekamah: S. Banbury, B. Cram, Jessie Ray. ●Uehling: O. Graves (cafe owner).—Unadilla: F. Fey. ●Valentine: C. Hastetter.—Verdigre: V. Novak, Anna Schreir. ●Wahoo: C. Fraser, Carrie Placek, W. Tracy.—Walbach: A. Anderson.—Walshill: H. Easton, N. Orr.—Wauwata: Lulu Bricker.—Western: G. Wendorf.—Wilber: Petrolilla Kovarik, Marie Kvasnicka, Agnes Stastny, V. Kresak, Marie Vosoba.—Winslow: W. Meyer.—Wymore: R. Veiner. ●York: Davis, W. Read (ins.), F. Schneider.

KANSAS

Total Payments\$25,400,000
Rank in Payments26th
Rank in Population29th
Payments Per Capita\$14.10
Ratio to National Per Capita
Insurance Payment657

Ordinary life insurance in force \$880,330,000 on 499,620 policies or \$489 per capita. Average size of policy in force \$1,762, average new policy sold in 1941 \$1,667; volume sold \$90,922,000.

The \$25,400,000 in life insurance money paid to Kansans in 1941, exceeded the \$15,604,207 in W. P. A. payments in the



state for the fiscal year, was many times the \$839,263 in P. W. A. grants, three-fourths of the federal agricultural adjustment program payments of \$32,264,985 and nearly five times the \$5,487,733 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were more than double the \$12,301,527 in in-

Monthly Income Relieves Mind of Worry Over Necessities

MISSOURI—One of the most wonderful things a husband and wife can do together is to face the facts that some time one will be left alone and calmly plan the best way to meet that change.

My husband was wise in this respect and told me what to do in the event of his death.

He believed the best insurance was the kind that paid a monthly income, so that the wife would always be secure and be able to keep at least a modest home for herself and the children. He definitely believed that the usual wife who inherits a large amount of money at one time usually loses it for there are so many people who prey on those who have inherited money.

I am very grateful that I was left a monthly income. It relieves my mind of worry over necessities and enables me to use that energy and thought to care for the business he left me. Of course, I realize it is necessary to have some cash too and I was indeed glad to have one small policy that paid all debts, doctor bills and funeral expenses as well as giving me the cash to paint up and fix my house so that I could sell it to good advantage.

I had two homes and after selling my town house we moved to our smaller cottage at the lake and it was my blessed insurance money that enabled me to remodel that house and put a furnace in it and make it a livable home for our three children and myself.

There is one more thing, if you don't need all your insurance and you want your money in a safe investment, you can leave it in the company and receive a better rate of interest than in a savings account or most any other safe investment.

This is what I am doing with my other cashable policies, then when the children are old enough to go to college, I will be prepared.—L.

come and excess profits taxes collected in Kansas.

(For towns with fewer claims see end of list)

ARKANSAS CITY—\$225,000

Charles Gillock, Anton Hirlinger, George Hudson, Ernest Lawson, Sanford Shurtz.

ATCHISON—\$164,000

Vincent Ashton, Harlie Gooch, Mary Green, Harry Knoch.

COFFEYVILLE—\$230,000

Marvin Gilbert, John Hobart, Thos. Jameson, Ellis Padgett, Nicholas Schockmann (civil engr.), Andrew Sticeber, Estil Thomason.

DODGE CITY—\$88,000

Heiko Haken, Frederick Henthorn, Robert Vollmer.

EL DORADO—\$192,000

Mary Boggess, Besse Darling, Dr. Fred Dillenbeck, Leonard Horton (jeweler), James Houston, Clem Robertson, Joseph Smith, Agnes Soderberg, Herman Trapp.

EMPORIA—\$205,000

Frank Caywood, Louis Hausam, Virgil Hurt, George Rider.

GREAT BEND—\$185,000

Florence Allen, Conrad Brack, Everett Brown, Frank Post.

HUTCHINSON—\$785,000

Life insurance payments averaged \$108 per family and were 27 percent of annual food sales in the city.

Over a 20 year period they equal the city's annual retail trade volume and over a 14 year period equal the total savings bank deposits in the city.

Over 47 Industrial Claims—\$8,619

Eva Andrews, Geo. Brower, Clyde Dillon (grocer), Morris Foy, Oscar Gustafson, Clarence Herron, Jeremiah Hinchshaw, Homer Hollowell (ins.), John Kathary, John Kelley, Curtis Lillibridge, Marcus Miller, John Nelson, Frank Nelson, Dollene Pippitt, Loren Platt, Wesley Ramer, Wm. Robertson, Claude Scruggs, Otis Searl, David Stewart, John Tharp, Augustus Thoma (credit mgr.), Cartmell Waller, George Ward, Dwight Willison, Oliver Wright, Lawrence Young.

INDEPENDENCE—\$206,000

Fred Goeckeler, Thos. Kendall, Harold Smith, Fred Taylor.

KANSAS CITY—\$1,975,000

Life insurance payments averaged \$62 per family and were 25 percent of annual food sales in the city.

They represent 17 percent of the aver-

All Money in Investments, Except Insurance, Lost

NEBRASKA—I was the beneficiary of the insurance policies carried by Mr. D.

My husband had \$18,000 insurance but had borrowed on all the policies except a \$2,000 policy. After the loans were taken off, there was a balance of \$14,000. Thus far I have left the insurance with the companies, with the exception of the \$2,000 policy.

With insurance money, I paid up all indebtedness, which included back taxes, both personal and real estate; also a \$600 note at the bank, doctor bills, funeral expenses and cost of moving my household goods to Omaha.

The insurance was not sufficient for me to continue living in our 10 room home. My two daughters are employed as stenographers, so with their help I am able to maintain a small home. I could have paid off the expenses and debts with the sale of my home, but I would have been obliged to go to work in order to live.

I consider insurance a very necessary thing through life. It is the only secure place to have money saved.

My husband was a very successful lawyer. He never made less than \$300 a month and for years made \$800 to \$1,000 a month. We lived nicely but all money in investments was lost as my husband was no business man.—Mrs. W. D.

age wages paid by manufacturers operating in the city.

Life insurance payments over an 18 year period equal the city's annual retail trade volume.

Over 68 Ordinary Claims

Over 129 Industrial Claims—\$19,235

Hattie Asher, Clifford Bernard, Fred Chamberlin, Michael Crowley, Paul Diederich, Murray Dilley, Jr., Wm. Eppler, Frank Fisher, Michael Fleming, Rena Garrett, Dr. Lawrence Growney, Curtis Harrell, Ralph Henderson, Neal Hostetter, Bertha Howard, John Jones,

(CONTINUED ON NEXT PAGE)

THE PROGRESS of VICTORY

Continues—In 1942, we again show new all-time highs in assets, written business and insurance in force.

Assure financial victory for yourself and those you serve through a connection with this progressive company.

Write

E. E. SHURTLETT

Vice-President

and Asst.

Gen. Mgr.

THE **VICTORY LIFE** INSURANCE COMPANY
Topeka, Kansas

James A. Allen, Pres.

W. J. Bryden, Gen. Mgr.

Names in each town are only a partial list of claims paid during 1941.

Kansas—Continued

Jr., Fred Lorimer, Ida Macke, Frank Meyer, Nick Molek, Frank Musil, Austin Neal, Frank Ome, Edward Phippen, Stella Phoenix, John Rohija, Harley Ransdell, LeRoy Rudesheim, C. Siscoe, Clarence Stone, Russell Stalcup, James Tobin, Edith Vogel, H. Way.

LAWRENCE—\$269,000

Jacob Hardtarfer, Harve Hawk, Nellie Hosford, Wm. Hutchin, Earl Lindell, Frances Mitschele.

LEAVENWORTH—\$278,000

Freida Bransfield, Orsino Giacomini, Alvin Erman, Arnold Sumpter, Peter Veix.

MANHATTAN—\$190,000

Elden James, Lloyd Nudson, Harvey Signor, Howard Stone, Arthur Travis, Marie Weller.

NEWTON—\$188,000

Frank McClintock, Wm. Patrick, Noah Rogers.

OTTAWA—\$215,000

Mary Crews, Arthur Cook (contractor), Eugene Edington, Richard Guy, Fritz Larson, Estella Pardee, Joseph Stoermann, Albert Thompson.

PARSONS—\$239,000

Over 89 Industrial Claims—\$18,308
Horace Campbell (ins.), Joseph Clark, John Christy, Albert Heit, Leslie Lynam, Max Schwartz, James Souter, Phillips Strong, John Wright.

PITTSBURG—\$151,000

Clem Jaques, Inez Risk, Samuel Webb, Lefe Welty.

PRATT—\$82,000

Charles Dyerly, Robert McKim, Rose Welk.

SALINA—\$292,000

Morton Campbell, John Godbey, James Gurley, Lily Jordan, Charles Lamer, Charles Lay, M. Stevenson.

TOPEKA—\$1,876,000

Over 57 Ordinary Claims
Over 52 Industrial Claims—\$8,883
Elmer Alexander, James Best, J. Randall Burrow, Jr. (banker), Lydia Cunningham, Otis Hungate (Judge), John Merillat (grain dealer), Joseph Miller, Laura Newcomer, James O'Byrne, Robert Paulette (civil engr.), Charles Snyder, Wm. Steinbrock, Geo. Swan, Dr. Harrison Talbot, Leonard Tuttle, Arthur Watts, Ronald Wills (highway engr.), Ruth Wymore.

WICHITA—\$4,185,000

Life insurance payments averaged \$136 per family and were 44 percent of annual food sales in the city.

They represent 100 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 12½ year period equal the city's annual retail trade volume and over a 1-1/12 year period equal the total savings bank deposits in the city.

Over 117 Ordinary Claims**Over 69 Industrial Claims—\$15,963**

Harry Alexander, Audy Ames, Minnie Anderson, Oscar Anderson, Charles Van Arsdale, Theodore Barrett, George Bassett, Otto Bassett, Wm. Bassett, Thos. Boling, Sr., Adolph Buschow (pres. Bridgeport Machine Co.), Rev. George Cassidy, Clarence Crum, Harry Dockum, Edw. Donnelly, Geo. Earl, Dudley Eaton, Benjamin Garth, Irl Gibbs, Roy Greenland, Wm. Grifffenstein, Esta Grindle, W. Hancock, Frank Harris, John Holland, Geo. Houston, Charles Hoyt, Roy Johnson, Thos. Johnson (oil producer), Frank Jordon, Charles Kagey (atty.), Chrest Kallail, Almond Kisting, Garland Lichty, Ralph McAuley (pharmacist), Albert Otti, Howard Pagett, Fred Reed, Emmett Rhoads, Leroy Ripley (v. p. Kans. Gas & Elec. Co.), Frank Rose, Robert Rothrock, Chas. Sears, Harold Shaw, Orle Stiger, Jesse Wall (atty.), Charles Wallace, Henry Wanzer, Bonet Waterman, John Way, Oliver White, Wm. Whiting, Wm. Woodward.

OTHER KANSAS TOWNS—\$4,530,000 (Partial List)

•Abilene: L. Ingersoll, C. Shadinger, J. Stants, E. Stone. •Aliceville: C. Nauerte. •Almena: T. Tellesen. •Alton: Dr. A. Brown. •Ames: H. Quinnette. •Andale: F. Reichenberger. •Anthony: L. Farmer, E. Sevier. •Arlington: A. Jobes. •Attica: V. Ballard. •F. Kurt. •Augusta: O. Garrison, LaVerne White. •Axtell: J. O'Toole (ins.). •Baldwin: W. Clark (banker), Rev. W. Keve, D. Leach. •Barnard: R. Blanding. •Bazaar: E. Bray, N. Russell. •Bazine: C. Timken, W. Vogelmann (banker). •Belleville: Pearl Hollenshead (dentist), Anna Kalivoda, L. Retherford, W. Shaw (dentist). •Beloit: F. Brown, Abbie Gravatt (ins.), Jacqueline Meyers. •Bendena: Mel Howard. •Bethel: J. Stockhoff. •Bloom: C. Winkelman. •Bridgeport: F. King. •Buffalo: W. Bishop. •Burton: C. Good. •Bushong: S. Davis. •Caldwell: R. Fry, H. Hyten, M. Overall (banker). •Carbondale: R. Badger. •Cawker City: R. Burger, F. Hutchinson, H. Schoen, S. Sheets. •Centralia: A. Lytle, C. Melcher. •Chanute: R. Allen, R. George. •Chapman: E. Buhner, J. Galbreath. •Chase: R. McMullin, Harriet Patton. •Cheney: G. Hitchens, C. Kyle, C. Lampe.

Names in each town are only a partial list of claims paid during 1941.

Cherryvale: I. Knoles, D. McKinley, B. Schlehuber. •Cimarron: W. Davis, E. McKittrick. •Cliffin: Rev. C. Niederpruem. •Clay Center: R. Hammerli, R. Hildenbrand, C. Meyer, J. Young. •A. Blumenshine. •Coats: E. Cooper (ins.). •Colby: M. Beyer, A. Mentlick. •Columbus: J. Patterson. •Concordia: A. Coulter, W. Higgins, L. Myers. •Council Grove: E. Davis. •Cuba: J. Kouba.

•Dexter: W. Newton. •Douglass: E. Wilson (druggist). •Dwight: L. Goss. •Effingham: J. McVey. •Elkhart: T. Lewis. •Ellis: J. Lang, W. Ruttan, Dr. M. Ruttan. •Eskridge: R. Day. •Eureka: E. Hager, Myrna Johnson. •Fairview: C. Draney. •Fort Dodge: A. Stark. •Fort Riley: H. Maybee. •Fort Scott: S. Baird, W. Coleman, E. Cross, I. Darling. •Laura Frease, Sarah Martin. •Frankfort: Abel Johnson, Rev. L. Thompson. •Galatia: G. Speck. •Galva: D. Ridgeway. •Garden City: W. Carter, B. DeFreese, H. Greathouse, A. Greene (chemist), G. Sessler, Mary York. •Geuda Springs: W. Hauser. •Glen Elder: C. McKinnie, G. Morehead. •Goddard: C. McMillen. •Goff: E. Holston, K. Thieme. •Goodland: J. Heston, C. Muehe. •Gypsum: L. Hall, H. Long.

•Hamilton: J. Carver. •Harper: F. Maninger. •Hays: N. Arnold, G. Pearce. •Hazelton: J. DeMint. •Herington: Grace Bellinger, Jessie Tufts. •Hesston: W. Holdeman. •Hiawatha: Maud Cole, C. Ober (druggist), Betty Smith, F. Younkman. •Hill City: L. Messick, C. Staggers. •Hillsboro: E. Goertzen. •Holsington: H. Henning, H. Robinson, G. Yeakley. •Holton: C. Honer, R. Nostrum. •Hoxie: A. Andregg, T. Pratt. •Humboldt: C. Bessier, E. Hooper, W. Sparks. •Huntsville: W. Anderson (ins.). •Iola: J. Henry, I. Kelley, L. Lacey. •Jennings: L. Carter, Lizzie Petrask. •Jewell: E. Oplinger. •Junction City: Dr. L. King. •Kechi: C. Appling, E. Matson.

STATE OF ILLINOIS

The institution of life insurance is basically a plan to provide money that is always needed following the occurrence of loss or misfortune. Stated briefly, life insurance represents money for future delivery. The payment of \$233,600,000 in 1941 to policyholders and beneficiaries of the state of Illinois is indicative of the value of accumulation through thrift and even sacrifice by the citizens of this state. It also exemplifies the self reliance of policyholders in voluntarily assuming responsibilities for themselves, for their dependents and for society by providing protection against poverty and dependency.

In time of war, premium payments for life insurance not only afford protection to policyholders and their families but also contribute materially to national defense as life companies are investing a substantial part of their reserve funds in government bonds. Further, the possession of life insurance protection aids the morale of those on the home front and affords satisfaction and comfort to those members in the military and naval forces.

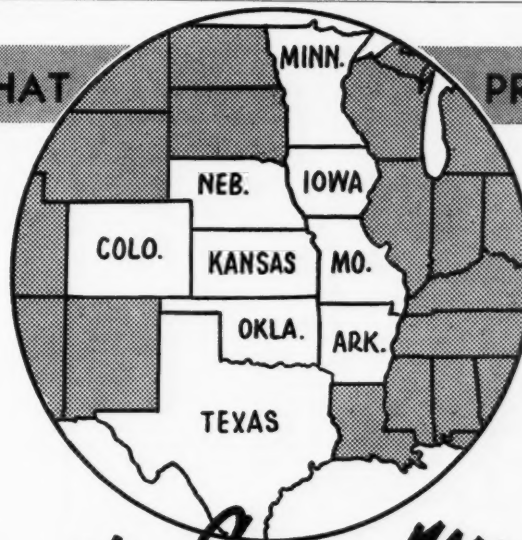
DWIGHT H. GREEN
Governor

Kingman: J. Henning. •Kinsley: C. Clark, A. Worlein. •Kismet: E. Krause. •La Crosse: L. Benbow. •Larned: F. Hess, E. Hobson. •Lebanon: E. Franklin. •Lenora: R. Leidig. •Leonardville: A. Heglund. •Lewis: J. Hills. •Liberal: D. Garman, May George, F. Honeman, R. Matkin, M. Post, H. Ravenscraft (druggist). •R. Shives. •Lindsborg: E. Ebling. •Little

River: F. Porter, Anna Wernet. •Lyndon: P. Gossett, E. Phelps. •Lyons: C. Cherpitel, G. Leclerc, W. Miller, N. Phillips, P. Robbins. •McCune: F. Andrew, W. Harley. •McPherson: W. Dixon, C. Grant, R. Nelson, E. Teichgraber. •Marion: G. McCullough, H. Solter. •Marquette: A. Nelson. (CONTINUED ON NEXT PAGE)

POLICIES THAT

PROTECT . . .



Serving the Great Middle West
... AND SERVING IT WELL

For thirty-one years, the Farmers & Bankers Life has faithfully served its thousands of policy holders in the vast, rich Midwestern States.

In good as well as bad times, the Farmers & Bankers Life has extended and strengthened its protective services to the people in this region. At the same time it has provided a genuinely profitable profession for its agents. Its reputation for square dealing is well deserved.

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INSURANCE COMPANY
WICHITA • KANSAS

J. H. STEWART, JR.
Vice-Pres. and Treas.

H. K. LINDSLEY
President

F. B. JACOBSHAGAN
Vice-Pres. and Secy.

Kansas—Continued

son.—Marysville: N. Olmstead, E. Weeks (publisher), E. Williams.—Meade: W. Schmoker.—Minneapolis: G. Elkelberger, Minnie Price.—Mission: P. Gardner, R. Rapson, A. Smith.—Moline: A. Brace, Harriette Hamilton.—Moran: G. Hawkins (civil engr.).—J. Jarnagin.—Morrill: L. Miller, M. Wallace.—Murdock: L. Leonard. ●Narka: J. Blecha, J. Kunc, Anna Piala, V. Piala.—Natoma: Evelyn Miller, E. Printer.—Neodesha: Cora Atkinson, W. Card, E. Evans.—Ness City: C. Bondurant.—Nickerson: J. Justus, C. King.—Norwich: R. Snelling, H. Ward. ●Oakley: H. Otken.—Oberlin: C. Frickey.—Ogden: C. Martin.—Olathe: W. Keefer, S. Ruth.—Oneida: C. Brunner.—Osawatomie: L. Carr, B. Reaves.—Osborne: W. Dook, E. Weeks.—Oswego: W. Wills.—Overland Park: F. Ernst, C. McKinley, Dr. F. Tolle.—Oxford: Dr. M. Collins. ●Paola: P. Alpert, G. Knoche, A. Wilson.—Partridge: W. French, J. Jones.—Peabody: L. Stroud.—Plainville: J. Catudel, Puella Sawyer, Bernice Slason.—Prairie View: A. Thomas.—Princeton: G. Welch.

●Quenemo: J. Hettick. ●Ransom: J. Simpson, R. Willour.—Raymond: H. Thompson.—Richland: W. Kelley.—Russell Springs: J. Wilkinson. ●Sabetha: F. Hollister, J. Meyer.—St. Francis: Anna Nelson, G. Raile.—St. John: E. Mackley.—Scott City: E. Wright.—Scottsville: D. Gordon.—Scranton: A. Buntin (druggist).—Seneca: D. Roeder, J. Thompson, J. Wempe.—Sharon Springs: Hugo Nelson.—Smith Center: A. Lull (banker), R. McLeod, O. Morrison.—South Topeka: E. Wendland.—Sterling: Rev. D. Martin, E. Wheeler.—Sylvan Grove: A. Kohler. ●Tescott: Dr. C. Vermillion.—Thayer: F. Austin, G. McNaught.—Tonganoxie: J. Klamet, E. Martin.—Troy: C. Howland. ●Ulysses: H. Goodnight, W. Rosel. ●Valley Center: M. Porter.—Vermillion: A. Sprague.—Viola: P. Hare.—Vliets: I. Owen. ●Wakeeney: E. Kellogg.—Wakefield: J. Drury, Edna Pearl.—Walnut: F. Welty.—Washington: F. Diedrichs, S. Yoder.—Wathena: F. Boeh.—Webster: M. Bennett.—Wellington: C. Glover, Emma Nutt, J. Simpson.—Westphalia: A. Eickhoff.—White Water: E. Lowther.—Wilmore: J. Booth.—Wilson: Josefa Cipra, L. Honomichl, Josef Macek.—Winfield: E. Groves, C. McFarland. ●Yates Center: E. Rich, W. Roberts. ●Zurich: Cecilia Casey.

ARKANSAS

Total Payments\$15,600,000
Rank in Payments 36th
Rank in Population 24th
Payments Per Capita\$8.00
Ratio to National Per Capita
Insurance Payment372

Ordinary life insurance in force \$426,812,000 on 198,517 policies or \$219 per capita. Average size of policy in force \$2,150, average new policy sold in 1941 \$2,191; volume sold \$41,889,000.
The \$15,600,000 in life insurance money



paid to the residents of Arkansas in 1941 was over three-quarters of the \$19,482,257 in W. P. A. payments in the state for the fiscal year, was many times the \$317,000 in P. W. A. grants, was three-fifths of the federal agricultural adjustment program payments of \$25,302,316 and six times the \$2,605,583 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were more than double the \$6,926,187 in income and excess profits taxes collected in Arkansas.

(For towns with fewer claims see end of list)

EL DORADO—\$198,000

Over 107 Industrial Claims—\$17,265.
John Boyle, John Chisham, Murray

Hall, Jessie McWilliams (merchant), Wm. Nichols, James Rogers.

FAYETTEVILLE—\$160,000

Newton Chandler (broker), Dudley Clark, John Couch, Charles Finger, Mattie Pleena, Paul Galloway (retired), John Hight (dentist), Kate Martin, Glenn Riggs (funeral dir.)

FORT SMITH—\$337,000

Over 163 Industrial Claims—\$28,978
Clyde Farnsworth (broker), Lida Garrett, Jos. Henderson (Masonic Lodge Secy.), Nancy McAtee, Benson McWhirter, Mabel Rubel, Margarette Russell, Geo. Williams.

HELENA—\$235,000

Carolyn Johnson, Mamie Liming, Charles Moore, Huger Moore (planter & ginner), Glenn Puntney, Luther Wilkes (postmaster).

HOT SPRINGS—\$241,000

John Christian, Arthur Eakin, Martin Hollamon, Edith Johnson, Hattie Patre.

JONESBORO—\$194,000

Over 337 Industrial Claims—\$49,480
Julia Crawshaw, Elizabeth Fisher, Mary Gambill, Asa Gibson (retired), Daisy Jones, Raymond Rutledge, Fannie Shelley, Sam Turner, Oliver Wimberley.

LITTLE ROCK—\$1,816,000

Life insurance payments averaged \$73 per family and were 30 percent of annual food sales in the city.

Over a 22 year period they equal the city's annual retail trade volume.

Over 102 Ordinary Claims

Over 312 Industrial Claims—\$50,442

CLAIMS BY AMOUNTS:

1—\$50,000 or over
2—25,000 to \$50,000
7—10,000 to 25,000
13—5,000 to 10,000
24—3,000 to 5,000
20—2,000; 35—1,000

Charles Amolsch, John Anderson, Basil Baker (Supreme Ct. Judge), Elighue Barksdale, Wayne Bay, Mary Bean, Lucas Benge (planter), Bessie Bierman, Farrell Biggs, Benj. Brickhouse, Jr. (atty.), Thom. Bush (county treas.), Wm. Cannon, Sr., Turner Cooper, F. Czichos, Jessie Daws, Clements J. Drees (pres. Ark. Elec. Co.), Robert Drummond (funeral director), Ernest Farabee, Jack Fincher (W. P. A. supvr.), Martin Forster, A. Gilliland, James Gunter, John Halle, Jr., John Hampel, John Hollis (pres. Peoples Bldg. & Loan Assn.), Floyd Jones, John Kennedy, Jacob Less, Andrew McConnell, James McDonald (civil engr.), Vada McGee, Lulu Markwell, Dora Mosely, Wm. Murray, Oscar Myers, Thom. Newland, Maybelle Nicholas, Berry Patten, Bartholomew Paxson, Jesse Randolph, Alice Reaves, Harry Reaves, Israel Saffersstone, Claudius Smith, Charles Snodgrass, Porter Stayton (State Dairy Farm Supt.), David Tipton, Oren Tucker, Sr. (realtor), Charles Wellman, Mattie Whaley (ins.), Clarence Young (enrg.).

NORTH LITTLE ROCK—\$174,000

Forrest Dover, Charles Hedgecock, Nick Heintz, Octavia Owens.

PARAGOULD—\$76,000

Charles C. Brown, John Howell, Lee Martin, Saluda Mozier, David Rosenthal, Leonard Stroud, Paul Sullenger, Jas. Waller (retired).

PINE BLUFF—\$1,237,000

James Baldwin, Lucy Branch, Helen Brown, Harvey Couch (pres. Ark. Light & Power Co.), Wm. Jones, Venie Martin, R. Rhoden (merchant), Doyle Thomason.

TEXARKANA—\$190,000

Wade Caven (wholesale grocer), Dr. Hugh Longino, Thurman McDaniel, John Vergos, Daniel Young.

OTHER ARKANSAS TOWNS—\$4,313,000 (Partial list)

●Albia: P. Schwegman. Arkadelphia: C. Robey, Wm. Smith. Arkansas City: T. Sandifer (minister). Ash Down: J. Davis, J. Turrentine, Atkins: L. Evans. ●Barton: C. Massey. Batesville: C. Maxfield, Sr. Bauxite: John Parsons, J. Wise. Beebe: T. Noble, Ada Warren. Benton: L. Gillis, Bentonville: F. Robbins. Blytheville: Ada Bunch, H. Harbert. Booneville: G. Bryant, J. Harper, Sara McConnell. Bradford: Alma Durham, Brinkley: H. Foster, J. Jackson. Brookland: W. Nelms. ●Camden: J. Fitzgerald (mgr.), H. Johnston, Jr., J. Mathews (supt. furniture factory), C. Stephenson (grocer), J. Yarnell. Carlisle: J. Moery. Carthage: L. Griffin. Chimes: A. Cooper (restaurateur). Clarendon: J. Brooks (clergyman), W. King, J. Lee (atty.). L. Robinson. Conway: T. Bleidt, Dr. A. Brittain, Mary Clanton, Lillie Clements, Agnes Lasley, J. Parks, W. Smith (jeweler), R. Wilkins. Crawfordville: F. Fellhauer. ●Damascus: W. Sandage. Driver: A. Williams. Dumas: Emma Clover. ●Egypt: Cora Horn. Emmet: C. Grunden, T. Sutton. England: W. Estes, A. Griffin, W. Morris, A. Potter. ●Forrest City: J. Fondren, L. Lasater, J. Waterman. ●Fulton: J. Phylaw. Frenchman's Bayou: J. Greer (U. S. Navy), G. Salmon. ●Gentry: R. Moffit, Gillett: J. Kaufman, Gould: O. Flynn. Grady: Mamie Wood, Greenway: J. Leonard. Greenwood: Emily Cowne, L. Redwine, Matilda Richards. ●Hamburg: G. Norrell. Harrison: W. Admire, L. Coffman, J. Jones, M. McKimney. Hatfield: Sallie Terry. Heber Springs: J. Little, L. Thompson. Holly

Grove: L. Moore, L. Robinson. Hope: H. Hellscher, G. Johnson. Hoxie: Minerva Hardister, Huffman: W. Lofin.

●Jenny Lind: K. Mathews. Joiner: L. Bowden. Judsonia: C. Dunaway. Junction City: W. Couch, S. Muse. ●Kiblah: C. Brown. ●Lockesburg: D. Glover, Lonoke: Dorothea Anderson. ●McCrary: J. Crossett (corp. mgr.), Alphonse Veazey. Magnolia: W. Herndon, Wm. Kennedy, Malvern: W. Deal, Wm. Haltom. Manila: Jewell Middleton, Martha Phillips. Marianna: G. Adams, R. Boykin, R. Campbell, J. Studivant, Jennis Zirkle. Marion: J. Corke, H. McWhirter. Marshall: L. Robinson. Marvel: E. Cooke, L. Jackson (merchant). Mena: E. Chaffin (retired). Monticello: M. Teighnon. Morrilton: A. Bradley, L. Farish, Mable McKeun, Mt. Holly: J. Freeman, G. Yocum. Mt. Vernon: E. Belew, D. Jones, B. Traylor.

●Nashville: A. Forgy. Newark: O. Craig. Newport: W. Hall, G. Jowers, J. Young. ●Oil Trough: S. Huckaba. Osceola: A. Taylor. Ozark: M. King. ●Pangburn: R. Gray. Paris: Minnie Cochran. Parkin: Clara Drummond, J. Phillips (planter). Perryville: Eva Spencer. Plainview: Wm. Blount. Pocahontas: E. Owen. Prescott: Dr. S. Hesterly. Proctor: T. Nebuhr. ●Quitman: Rosie Hargett. ●Rector: Ivy Bickers, G. Hardin. Redland: Helen Warfield. Russellville: W. Brooks, T. Ellis, Wm. Young. ●Searcy: G. Pyles. Sheridan: J. Brooks. Smackover: J. Cargile, H. Kennedy. Sparkman: L. Brown (constable). Step Rock: E. Martin. Stuttgart: R. Hill. Swifton: J. Smith.

●Tuckerman: H. Cole. Turner: L. Suddath. ●Van Buren: Wm. Martin, Jos. Overman. Vernon: S. Bailey (hotel operator). Vilonia: Martha Schulz. ●Waldron: W. Farnsworth (merchant), G. Jones, Francis King, H. Martin, J. Smith. Warren: Katie Milde, E. Rhodes. West

Helena: J. Chapman, E. Hicks. West Memphis: V. Alexander. Wynne: D. Newborne.

LOUISIANA

Total Payments\$23,500,000
Rank in Payments 29th
Rank in Population 21st
Payments Per Capita\$9.94
Ratio to National Per Capita
Insurance Payment463

Largest Company Domiciled in State: Pan American Life of New Orleans.

Ordinary life insurance in force \$772,562,000 on 321,901 policies or \$327 per capita. Average size of policy in force \$2,400, average new policy sold in 1941 \$2,328; volume sold \$69,125,000.

The \$23,500,000 in life insurance money paid to the residents of Louisiana in 1941 exceeded the \$19,005,432 in W. P. A. payments in the state for the fiscal year, was many times the \$846,385 in P. W. A. grants, more than the federal agricultural adjustment program payments of \$21,150,890 and nearly four times the \$6,161,260 in federal payments to the state under the social security act, thus demonstrating the social security act, thus demonstrating

(CONTINUED ON NEXT PAGE)

OPPORTUNITY

The Pan-American Life Offers:

- *A complete line of Modern Policies.
- *One of the most Liberal Agency Contracts in America.
- *A Recruiting Plan and Special Training for New Fieldmen.
- *A New System, relieving General Agents from detailed Agency Accounting.
- *Attractive and Effective Sales Aids and Policy Illustrations.
- *Adequate Financing.
- *Prospects for Insurance furnished through a Proven System.

Correspondence invited with men not presently connected

Total Resources over\$ 44,250,000
Capital and Surplus over 2,400,000
Insurance in Force over 180,800,000

Address:

Charles J. Mesman, Superintendent of Agencies

PAN-AMERICAN LIFE INSURANCE COMPANY

New Orleans, U. S. A.

Crawford H. Ellis
President

Edward G. Simmons
Executive Vice-Pres.

It would be a courtesy to
The National Underwriter
if you will mention the name of this publication when replying to
the above advertisement.

Pan-American Life Ins. Co.

Names in each town are only a partial list of claims paid during 1941.

Louisiana—Continued

ing the importance of life insurance's contribution to the economic security of the state. Life insurance payments almost



equaled the \$24,542,399 in income and excess profits taxes collected in Louisiana and were about one-fifth the \$120,795,000 cash income from farm products.

(For towns with fewer claims see end of list)

ALEXANDRIA—\$392,000

Over 44 Industrial Claims—\$7,161
Wm. Adams, Teresa Connor, Daniel Derrick, C. Kushner, Dr. Douglas McBride, Nicholas Norman (optometrist), Nannie Rhodes.

BATON ROUGE—\$765,000

Over 314 Industrial Claims—\$46,455
Dudley Anderson (druggist), Finis Bondy (construction engr.), Theodore Bond, Henry Calhoun, Charles Charlet, Wm. Doiran, Max Goldberg, Cicero Gince, Joseph Guerin, Sylvester Gussam, Henry Hogeman, George Kleinpeter, Augusta Le Doux, Wm. Perry, Chas. Pipkin, Maurice Pomponau, Zach Powers, Henry Pylant, Robert Swinney, Elmore Tregre (ins.).

BOGALUSA—\$147,000

Clyde Brown, Irene Crook, Bascom Talley.

LAFAYETTE—\$288,000

Over 194 Industrial Claims—\$24,391
Joseph Bodin, Wm. Grimmer, Sam Irwin, Ovide LeBlanc, Joseph Olivier (dentist), George Pefferkorn, Scuddy Suire.

LAKE CHARLES—\$320,000

Over 40 Industrial Claims—\$8,186
Clarence Elender, Weston Fanguy, Louis Fish, Baker Hoskin, Jr., Thos. Huber, Philibert LeBlanc, Dr. Thos. Moody, Luther Parker, Reinhardt Rau, Selcy Robinson, Gordon Stenius.

MANSFIELD—\$59,000

James Oles, Henry Ricks, John Smith.

MONROE—\$366,000

Over 56 Industrial Claims—\$9,047
Charles Fleming, Louis Hullum (ins.), Namer Kalil (merchant), John Keller, Sr. (ins.), Lee Kuhn, Sidney Pratt, Miles Sager, Fred Witt.

NEW ORLEANS—\$11,485,000

Life insurance payments averaged \$82 per family and were 46 percent of annual food sales in the city.

They represent 64 percent of the average wages paid by manufacturers operating in the city.

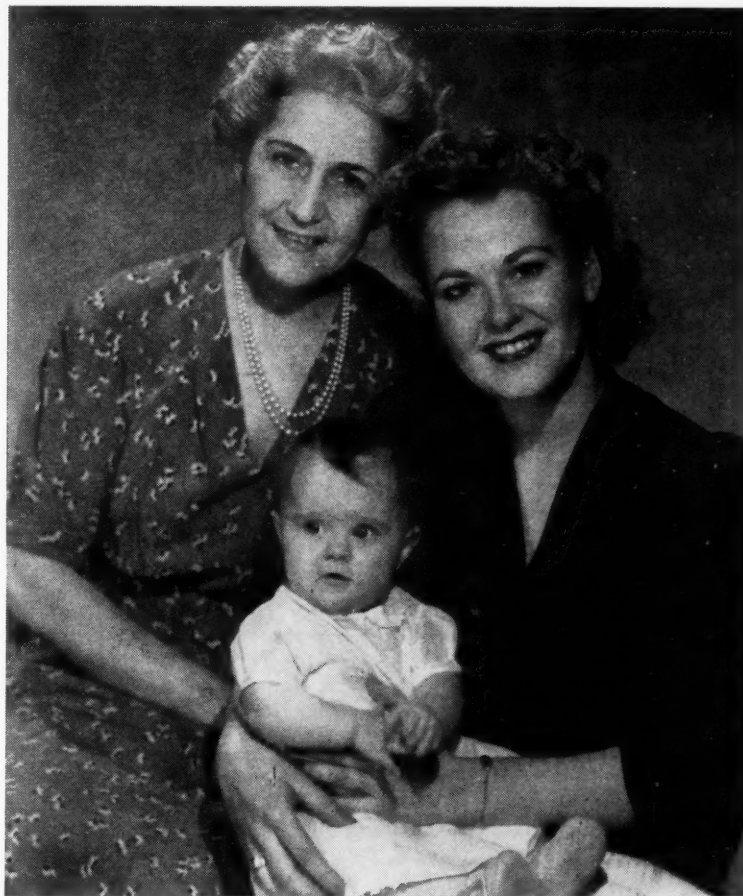
Life insurance payments over a 14 year period equal the city's annual retail trade volume.

Over 167 Ordinary Claims
Over 1,959 Industrial Claims—\$403,797

CLAIMS BY AMOUNTS:

5—	\$50,000 or over
4—	25,000 to \$50,000
15—	10,000 to 25,000
13—	5,000 to 10,000
30—	3,000 to 5,000
40—	3,000. 60—\$1,000

James Ackerman, August Barilleau, Henry Beelman, August Berdon, Arthur Boudreaux, Philip Butz, Laurent Chevalier, Wm. Corbo, John Cronin, Jr., Soule Day, Walter DeRocha, John Dillon, Whin Dufour, Alvin Durning, Sidney Englander (pharmacist), Percy Eyrych, Harold Flanagan, Thos. Fox, Paul Freund, Melanie Gaines, Louis Ganucheau, Liston Gardebled, John Grieb, James Hammett, Philip Hanlon (druggist), Rev. L. Helfrich, Frederick Henninger, Alfred Hero, Wm. Hill, Henry Hinrichs (contractor), Joseph Huber, Michael Huber, Henry Hunt, Emil Hymel, James Jeanfreau, Moran Kieffer, Sr., McNeil Kohnke, John Landry, Jr., Cecille Lands, Thos. McCoy, Albert Mackie, Eltress Malbrough, Earl Morford, Hal Moseley (professor), James O'Neal, Wm. Noble, Sophia Nowland, Emile Percey, Arthur Quinn, James Read, Louis Reuter, Edward Roberts, Eugene Roberts, Alfred Roux, Thais Rue, Corine Russell, Jacob Scharfenstein, Fisher Simmons, Frank Snakenberg, John Solozano, Jr.,



Every man should make sure that on a certain day of each month his family will receive a check either from him or his life insurance company.

James Talbot, Alice Taylor, Anthony Tomasovich, Oliver Webb, A. Westerfield.

OPELOUSAS—\$86,000

Samuel Berthoud, Amos Bihm, Sr., George Bourgeois, Monroe Falls, Lola Fontenot.

SHREVEPORT—\$1,488,000

Over 48 Ordinary Claims
Over 534 Industrial Claims—\$82,050

Julia Bemmert, Joseph Cardwell, Wm. Cunningham, Van Currie, John Davis, Henry Dawson, Dr. Paul Geddes, Leah Goldberg, Lionel Guillory, Emma Holm, Carl Huddleston, Wm. Lassiter, Dixie Link, Basil Meriwether, Andrew Nordin, Samuel Popegay, Henry Perkins, Mozelle Phillips, Joseph Platt, Olyer Robinson (ins.), James Rowland, Arthur Shamp, Wm. Yard, Asher Zeve.

OTHER LOUISIANA TOWNS—\$2,868,000 (Partial List)

• Alsatia: L. Shields.—Amite: N. Guzzardo, C. Johnston.—Athens: J. McDaniel. • Balboa: Dessie Distefano.—Baskin: L. Mayberry.—Benton: L. Ryan.—Bernice: P. Kierbow, W. Patrick.—Bethany: Elizabeth Adams.—Bossier City: Linnie Bumgardner.—Breaux Bridge: Martina Cormier, F. Broussard. • Campiti: R. Raphael.—Cloutierville: J. Brosset.—Coushatta: O. Weems, J. Woodward.—Covington: Dr. L. Heintz.—Crowley: C. DeBellevue (atty.), Agnes Fontenat, D. Smith. • Delhi: Hattie Miles.—DeQuincy: L. Mazilly.—DeRidder: M. Crawford (ins.), Juanita Stewart.—Downsville: A. Calhoun, T. Rugg.—Dubach: J. Wise.

• Ebr: J. McKee.—Elton: W. Kratzler.—Eunice: Rena Guidry, Grace Henderson, B. Miller. • Fairbanks: J. Manis (steel broker).—Franklin: G. Boudreaux, Alice Guderian.—Franklinton: W. Crain, M. Wallace. • Gayle: P. Nix.—Golden Meadow: D. Terrebbonne.—Grove: J. Kirkley. • Hall Summit: Mary Hayes.—Hammond: L. Hicks, L. Holle.—Harrisonburg: E. Beasley, J. Doshier, G. King.—Haughton: J. McDade.—Homer: J. Ferguson, M. Tuggle.—Hosston: E. Hale.

• Ida: J. Allison. • Jena: Dr. Wm. Floyd, Susie Whatley.—Jennings: Lillian Eastman, W. Laverne.—Jonesboro: T. Callaway, W. Hammon.—Kaplan: G. Greene.—Keithville: F. Keith, Jr. • Lake Providence: W. Tucker.—Lettsworth: H. Mounger.—Logansport: J. Billingsley. • Mangham: W. Hewitt.—Manifest: D. Wade.—Marganza: A. Irwin (surveyor).—Marksville: S. Moreau (atty.).—Merryville: Dr. F. Frazer.—Minden: R. Miller

OKLAHOMA

Total Payments \$22,900,000
Rank in Payments 31st
Rank in Population 22nd
Payments Per Capita \$9.80
Ratio to National Per Capita Insurance Payment457

Ordinary life insurance in force \$874,611,000 on 408,315 policies or \$374 per capita. Average size of policy in force \$2,142, average new policy sold in 1941 \$1,821; volume sold \$92,593,000.

The \$22,900,000 in life insurance money paid to residents of Oklahoma in 1941



exceeded the \$22,664,400 in W. P. A. payments in the state for the fiscal year, was fifteen times the \$1,529,165 in P. W. A. grants, more than the federal agricultural adjustment program payments of \$21,479,547 and nearly double the \$12,526,322 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments almost equaled the \$23,546,002 in income and excess profits taxes collected in Oklahoma.

(For towns with fewer claims see end of list)

ADA—\$190,000

Rosa Anthony, Ora Herrin, Hattie Land.

ALVA—\$85,000

Lemuel Farmer, Cardiff Maddox, Lela Sinclair.

ARDMORE—\$324,000

Sallie Banks, Nora Creekmore, Dr. Albert Easterwood, Kenneth Hudson (lumber merchant), John Nolen, Jr., Finnis Osborn, Charles Rader, Rosi Rich, Simon Westheimer, Walter Young.

BARTLESVILLE—\$270,000

Henry Carmichael (contractor), Herbert Gibbs, Retta Houser, Earl Johnson.

CHICKASHA—\$230,000

Leslie Edwards, Albert Fitzpatrick, Minnie Hill, Malcolm Mandeville, Jessie Spencer, Edgar Turner.

CLINTON—\$67,000

Linda Berry, Joseph Dickey, Silas Hare, Louis Moser, John Shaw.

DUNCAN—\$110,000

Charles Broadbent, Robert Frenschley, Lawrence Sammons, Gerald Smith.

EL RENO—\$122,000

Joe Folk, Clarence Patterson, Seymour Siler, Charles Snodgrass, Calvin Warren.

ENID—\$395,000

Marion Collings, Dorsey Creason, Clyde Frazier (druggist), Wm. Gregg, (CONTINUED ON NEXT PAGE)

PAYMENTS IN WEST SOUTH CENTRAL STATES IN 1941

Life Insurance	\$136,700,000
W. P. A. Payments	\$109,803,836
Income and Excess Profits Taxes	\$138,196,416
Farm Products Cash Income	\$1,319,697,000
Federal Agricultural Adjustment Payments	\$146,636,658
Interest, Dividends, Rents and Royalties	\$682,000,000
P. W. A. grants	\$6,403,872
Ordinary insurance in force	\$4,818,662,000
Number of policies	2,277,469
Per capita in force	\$368
Average policy in force	\$2,126
Average new policy sold in 1941	\$2,071, volume sold \$537,235,000
Payments under Social security act (fiscal year 1941)	\$34,828,076
Population	13,064,525

Names in each town are only a partial list of claims paid during 1941.

Oklahoma—Continued

Edward Johnson, Horace McKeever (atty.), Wm. Slayden.

FREDERICK—\$94,000

George Erwin, John Fondren, John Newland.

GUTHRIE—\$88,000

Frank Buck, John Hall, Lynn Smith.

LAWTON—\$240,000

John Allen, Walter Dunbar, Artie Elrod, Kenneth McCalmant, Letcher Thomas, John Toney, Arthur Wedel (geologist).

MUSKOGEE—\$410,000

John Bond, Andrew Cantrell, Louis Clark, Alice Harrison, Roy Hodges, May Hughes, Joseph McAdoo, Mabel Nix, Walter Stevens (ins.), Edna Terrell, Walter Williams.

OKLAHOMA CITY—\$5,281,000

Life insurance payments averaged \$113 per family and were 38 percent of annual food sales in the city.

They represent 120 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 17½ year period equal the city's annual retail trade volume.

Over 206 Ordinary Claims

Over 166 Industrial Claims—\$29,736

Eugene Autry, James Baggett, Jr., Edward Barrett, Fred Bearly, Martin Binion, Arthur Bracken, Tilden Brafford, Forrest Brown, Garland Brown, Glen Carson, Louis Cerny, Stanley Clark, Walter Clary, Wayne Cleghorn, George Close, Bernice Danner, John Davis, Frankiska Davis, James Ellis, J. Farmer, Dr. E. Ferguson, Alfred Ford, Harry Foster, Orville Gasaway, Oliver Green, Arminia Gulick, Tom Hanna, Robert Hansen (mail supt.), Mose Hart, Hugh Harvey, Samuel Hayes (atty.), James Hill, Dr. Joel Holliday, Chas. Holmes, Atton Ingram, Warren James, Charles Johnson, Horace Johnson, Gus Kitchens, Lora Knight, Ethlin Lacy, Lou Loeffler, Bell Matousek, Lois Minick, Ralph Morrison, Claude Murray, Rolley Organ, Josephus Parr (architect), Frank Redding, Herbert Roberts, Jr. (ins.), Frank Rubes, Richard Ryan, Roscoe Schaeffer (engr.), Eemon Scott, Alfred Smith, Wesson Smith, John Stanford, Thomas Stanford, Edwin Starkey, Francis Stout (ins.), James Sulloway, Oscar Van Sickle, Hattie Walton, Theodore Weber, Leon Whalen, Edgar Wilkerson, Walter Williams, Geo. Wilson, Daniel Witt, Alvin Yarborough, John York.

PONCA CITY—\$170,000

Ira Edwards (realtor), Mary Miller, Amos Potts, Paul Reed, Vernon Rogers, Ralph Smith.

SAPULPA—\$111,000

Ward Harrison, Ward Montgomery, Sam Moyn (oil producer).

SEMINOLE—\$133,000

Glenn Alair, Morris Brown, Robert Camp, Elsa Cooley, Wayne Hart, Alie Keller, Virgil Phillips, James Pipkin, James Sanford, Guy Smith, Charles Stout.

SHAWNEE—\$244,000

Vaclav Bruza, Nathan Cowan,

Pays Big Dividends When Needed Most—Worth Sacrifice

OKLAHOMA—My husband had \$7,000 insurance at the time of his passing. At one time he carried an additional \$5,000. When his health failed and business slumped he was compelled to give the second policy up. He was in ill health for several years, not able to work but he was not seriously ill until nine months before his passing. I have always worked and tried to save some for a rainy day. I own and run the high school lunch room across the street from the school. Also own my home next door, with no mortgage on either, but we all know how sickness will bring added expense, so I used \$1,000 of my insurance for doctors, nursing, funeral expenses and memorial. I have had my home decorated inside and out, bought some new furniture and I have put a nice sum in building and loan for an emergency in my old age. I also have a nice checking account. Of the \$7,000 insurance, \$1,000 was made out to my son who will be 21 years old next September and will collect at that time and will use part of it to further his musical education. I carry insurance and believe that every person should have some kind of insurance. As it pays big dividends when needed most. I made many sacrifices the past few years in order to save the insurance. I feel now it was worth while and will always recommend sound insurance as a good investment.—Mrs. I. C.

UNITED STATES SENATE Committee on Military Affairs

I am thoroughly sold on the life insurance principle.

Life insurance companies stood the test of the worst depression in all history. Not only did the companies stand up under the depression but they cushioned the shock of the depression for millions of citizens by protecting their savings.

The life insurance companies of America serve as a backlog of financial security which always helps tide the people over hard times.

Whenever a life insurance salesman sells a man a policy, he does a great service not only to that man and his family but to the community in general. Life insurance helps keep a sheltering roof over the heads of widows. It helps provide food and clothing for orphan children.

I have always been an enthusiastic believer in life insurance and I am happy to express that feeling at this time.

Josh Lee

JOSH LEE
Oklahoma

Anna Daniel, Mary Farrell, Howard Fruit, Sarah High.

TULSA—\$3,945,000

Life insurance payments averaged \$107 per family and were 37 percent of annual food sales in the city.

They represent 81 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 17½ year period equal the city's annual retail trade volume.

Over 136 Ordinary Claims

Over 113 Industrial Claims—\$23,480

Ray Anibal, Lee Baker, Godfrey Brigham, Abraham Borofsky, Charles Campbell (supt oil co.), James Carroll, Walter Conwell, Fred Cotton, Fred Crandall, D. Crouch, Ola Burnett, Carl Davenport, Arthur Davis, Roy Fike, Herbert Finnell, Andrew Floyd, Lester Freark, Rose French, Wm. Gardner, Alfred Grundburg, John Hayden, Wm. Hedge, Wm. Holland, Frederick Huse, Chas. Johnson, Francis Kline, Wm. Lang, Archie Leonard, Garnett Lyles, James McKiddy, Waldo Markland, Anna Melton, Elsie Miller, Geo. Monical, Homer Myers, Joseph Payne, Max Pines, Chas. Porter, Louis Pratt (atty.), Wm. Rayson, Louise Rogers, Charles Sherman, James Smith, Liba Spring, Huey Stewart, Charles Wade, Presley Walker, Jr. (oil producer), Max Wehnert, Joseph Whitaker (exec.), Dee Williams, Herbert Young (atty.).

WEWOKA—\$215,000

Marcus Boyd, Neal Dunaway, Hugh East, Almer Norvell (atty.), Irvin Wilson (atty.).

OTHER OKLAHOMA TOWNS—\$3,620,000 (Partial List)

•Aledo: C. Elliott, Alma; F. Lane, Anadarko; T. Gray, J. Grubbs, E. Schlitt, Atoka; T. Smith, Aylesworth; R. McAdoo, A. Rodden, •Baum: Sarah Trece, Blackwell; N. Fisk, A. Rickard, •Boise City: Olivia Taylor, Bokchito; Dr. H. Fuston, •Braman: H. Wolfe, •Bristow: J. Hayter, H. Lamons, •Britton: I. Harris (atty.), •Buffalo: C. Voris, •Burbank: G. Wayman, •Butler: D. Howenstine, •Byars: S. Newbern (realtor), •Calumet: K. Todd, •Carmen: L. Ginder, •Carter: O. Loving, B. Van Vacker, •Chandler: C. Staubus, •Cherokee: Jennie Henderson, •Cheyenne: J. Rymer, •Claremore: C. Brasier, Irma Edwards, J. Hansen, •Cleveland: O. Britton, Leona Williams, •Colbert: Mattie Mossman, •Cushing: S. Laughlin, •Cyril: Irma McFarland, E. Reavis.

•Davis: Eva Sims, •Dewey: Pearl Hawk, •Drumright: P. Grady, J. Johnston (dentist), B. Miller, J. Williams, •Edmond: Harriet Bryant, W. Bryant, Bertha Bullington, E. Howell, •Elk City: J. McCorkle, T. Pearce, W. Snyder, •Fairland: J. Angel, L. Dumas, •Fairmont: T. Claus, E. Harland, •Fort Sill: M. Bakken, J. Smith, •Geary: C. Ballew, C. Waters, •Gill: F. Ancell, •Gotebo: Ella Collier, C. Weber, •Guymon: D. Chenault.

•Haskell: C. Peterson, •Heavener: Augusta Edge, •Hobart: W. Cunningham, •Holdenville: C. Hastings, •Hollis: Dr. J. Jones, •Hugo: Beulah Elliott, •Indianoma: T. Stammer, •Jet: H. Yoder, •Keota: Annie Reese, •Kingfisher: J. Layton, J. Newer, •Konowa: C. Dalton, W. Parks, •Lahoma: H. Frey, Jr., •Laverne: C. Jackson, •Lexington: T. Hooper, •McAlester: W. Fuller, J. Mackey, •Madill: A. Alsop, J. Chaney, Mena Ethridge, Margaret March, E. Rea, G. Rider (atty.), •Manchester: F. McManaman, W. Ricks, •Mangum: C. Coff-

man, Helen Singley, •Marlow: J. Crawford, Myrtle Miller, Dr. D. Montgomery, •Marshall: W. Potter, •Maysville: W. Boyd, Sophia Coffey, •Medford: Mary Shirley, J. Skalik, •Miami: Inez Bowen, G. Buckingham, C. Buergey, Martha Holt, C. Trudgeon, •Moore: A. Janacek, Anna Straka.

•Newkirk: F. Blenz, W. Scott, •Norman: Daisy Friend, C. McDaniel, •Ochelata: O. Watts, •Okeene: G. Johnson, Muriel Shope, •Okemah: G. Derrick, D. Wheeler, •Okmulgee: H. Heilbron, Maurine Yowell, •Ollustee: C. Craft, C. Collier, •Pauls Valley: L. Lall, Sallie McCrae, C. Price, L. Reeves (ins.), •Perry: P. Cress, V. Hejduk, W. Lee, •Pond Creek: O. Glasscock, •Putnam: R. Eastings, •Ralston: C. Plummer, •Randlett: R. Cullum, L. Davis, •Rush Springs: C. Denton, •Ryan: Effie Howard, M. Sharp.

•Sand Springs: Mary Bledsoe, •Sayre: A. Wells, •Snyder: R. Smith, •Stillwell: Olive Cox, Minett Gaylord, •Stillwater: D. Hall, A. Koeller, •Stonewall: E. Brasel, R. Langley, •Sulphur: C. Wright, •Tallequah: J. Attebery, J. Cunningham, •Terlton: J. Graves (oil opr.), •Tehoma: C. Chapman, •Tonkawa: U. Etter, •Tyrone: Rev. E. Holmes, •Verden: B. Sage, •Vian: R. Armstrong (banker), •Vinita: H. Workman, •Wagoner: Maggie Gaylor, •Washington: J. Allen, E. Fowler, •Watonga: H. Hysell, B. Thompson, •Weatherford: T. Boyd, Jr., D. Kaiser, •Welch: J. Simms, E. Swango, •West Tulsa: F. Huse, •Wilburton: F. Barra, D. Digiacomo, I. Hughes, •Woodward: E. Hamblin, A. Miller, J. Parsons, H. Patton (atty.), W. Rose, C. Silverthorne, S. Smith, •Wynnewood: G. Bradfield (banker), C. Cline, •Yale: Anna Thorne, •Yukon: H. Cassel, F. Yuki.

TEXAS

Total Payments \$74,700,000
Rank in Payments 10th
Rank in Population 6th
Payments Per Capita \$11.64
Ratio to National Per Capita Insurance Payment542



Ordinary life insurance in force \$2,744,677,000 on 1,348,736 policies or \$428 per

Names in each town are only a partial list of claims paid during 1941.

capita. Average size of policy in force \$2,035, average new policy sold in 1941 \$2,071; volume sold \$333,628,000.

The \$74,700,000 in life insurance money paid to Texans in 1941 exceeded the \$48,651,747 in W. P. A. payments in the state for the fiscal year, was many times the \$3,711,322 in P. W. A. grants, slightly less than the federal agricultural adjustment program payments of \$78,703,905 and over five times the \$13,534,911 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments almost equaled the \$83,181,828 in income and excess profits taxes collected in Texas and were over ten percent of the \$706,475,000 cash income from farm products.

(For towns with fewer claims see end of list)

ABILENE—\$494,000

Over 76 Industrial Claims—\$14,402
Emery Baker, Archie Baum, Jay Campbell, James Clark, Wilbur Cowan, Guy Cutler, Samuel Downey, Alfred Fielder, Frederick Gates, David Gibson, James Hill, Elbert Hilley, Lonnie King, James Linkenhoger, Jack Morrison, Hazel Murphy, Benjamin Person, Hattie Tocker, Daniel Varnell, Henry Weber, Wm. Williams, Robert Willingham, Harry Wireman.

AMARILLO—\$1,610,000

Over 35 Industrial Claims—\$11,476
Beryl Beck, Frederick Beer, Catherine Brooks, Jack Brooks, Elizabeth Booth, Horace Callahan, Martha Chapman, Wm. Criswell, Leo McDade, Edward Ford, Marin Hardin, Clarence Johnston, Joe Joyner, Jerry Lyons, Fred Madison, Addie Mason, Matile Roulet, Elmer McGlasson, Geo. McNeil, Chas. Melton, Leo Newman, Alma Perry, Fay Regal, Martin Retherford, John Sanders, John Stalcup, Rolla Townsend, M. Williams.

AUSTIN—\$2,590,000

Over 68 Ordinary Claims
Over 180 Industrial Claims—\$25,486
Chas. Adkins, Benjamin Bailey, James Bailey, Louis Bastian, Otis Bennett, John Bird, Almira Bohm, Wm. Brazzelton, Guadalupe Brisenio, Hugo Brugeman, Wm. Bulkley, Victor Butler, Thos. Cain (ins.), Ernest Collins, Franklin Delashmutt, Homer DeWolf (atty.), Kenyon Douglas, Benjamin Farley, Sam German (judge), Audrey Graner, John Hartung, Walter Hall, Loyd Hightower, Frank Hill, Walter Krueger, Henry Leberman, Theodore Low, Henry McShan, Claud Magness, Edward Maxwell, Deama Nichols, Maudelle Offil, Dena Proctor, Geo. Schulze, Cloice Smith, Elma Sutton, Rudolph Swaach, Thos. Taylor, Bettie Vining, James Ward, Henry Wattinger, Felix Welmaker, Edward White, Walter Woodward, Carvel Wright.

BEAUMONT—\$2,470,000

Over 49 Ordinary Claims
Over 348 Industrial Claims—\$51,658.
Thos. Alexander, Geo. Anderson, Milton Black, Elliott Boykin, Rhule Broussard, Robert Crane, Henry Cruse (atty.), Lou Cruse, Rev. Wm. Dallas, John DeLaue, John Dollinger, Jr., Sam Francis, Wilbert Gaston, Bessie Greer, Repps Hoskins, Clarence Howth (atty.), Geo. Jones, Gergette Krepper, Laura Mahan, Wm. Markley, Joe Markweck, L. Measher (atty.), Sten Ohrlander, Albert Oliver, John Patin, Leona Porter, Chas. Rhader, Martha Riske, Ora Roberson, Ernest Robertson (physician), Camill Scalco, Ellsworth Sperling, Robert Stafford, Wm.

(CONTINUED ON NEXT PAGE)

Less Worry and Feeling of Certainty with Insurance

OKLAHOMA—My husband carried between \$10,000 and \$25,000 life insurance at the time of his death. He had been an employee of a railway company for 35 years, as a station agent. He was considered a very sound business man, in handling his own as well as his company's business. He left suggestions how the insurance should be handled as follows: \$5,000 annuity on 10 years certain basis; \$6,000 left with companies on deposit drawing interest and can be drawn on when needed; the remainder to be used where needed. I used it to help pay a mortgage on a farm we had purchased a few months prior to his death. He left a very nice estate besides his insurance, all in the best of shape. All the companies were very prompt in their payment and agents assisted in every way possible and I do not hesitate to say that insurance will cause less worry and I feel is more certain than an estate in any other form.—Mrs. R. S.

Texas—Continued

Stroud, Chas. Sublett, Byron Wiess, Horace Williams, James Woods, Alder Young (ins. adjuster).

BIG SPRING—\$198,000

Thos. Ashley, Horace Bartlett, Dr. John Bynum, Jr., Clifford Edwards, John Glenn, Jr., Joseph Glenn, Minnie Johnson, Wm. Settles, Annie Smith.

BROWNSVILLE—\$410,000

Over 32 Industrial Claims—\$3,008
Adolph Ashheim, Bernice Cowen, Efraim Garcia, John Kelley, Wallace Reed, Robert Sledge, Wm. West.

BROWNWOOD—\$134,000

Forest Brantley James Campbell, Herbert Delleney, Albert Duffer, Dossie Graves, Dr. Wendell Paige.

BRYAN—\$128,000

A. Benow (dentist), Frank Boriskie, Earl Fairman, George Hadley, Frederick Locke.

CLEBURNE—\$140,000

Flora Bennett, George Hartman, Robert Lane, Edward Larremore, Chas. McClary, Carl Stephens, Albert Veating, Jr.

CORPUS CHRISTI—\$1,595,000

Over 263 Industrial Claims—\$37,526
Clayton Alderdice, Harley Alexander, Boyd Browning, Olen Burgner Wm. Cain, Chas. Clark, Jewell Cook, Cornelius Crabb, Benjamin Davis, Henry Dozer, John Dunn, Aubrey Evans, Francis Garton, Chas. Gibson, Geo. Holden, Cornelius Johnson, Ed Jurica, John Marsalis, Wm. Martin, Juana Mondragon, Minor Pitts, Jr. (att'y.), Juan Prezas, Ida Riehm, Andrew Rodriguez, Lydia Rodriguez, Florence Smith, Beverly Savage, Alfons Schaefer, Colvin Smith, Thyra Smith, Wm. Swindle, Dee Thomas, Eugene Thomas, Elena Treino, Edward Ward.

CORSICANA—\$320,000

Over 14 Industrial Claims—\$2,732
John Blue, John Carroll, Meyer Cohen, Sam DeGeorgio, Lee Garvin, Robert Hamilton, James Henry, Trim Houston (dentist), Andrew McQuiston, Conrad Matthews, Sr., Richard Mattingly, John Smith, Oscar Smith, L. Stead, Wm. Stockard.

DALLAS—\$10,930,000

Life insurance payments averaged \$130 per family and were 43 percent of annual food sales in the city.

They represent 54 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 16 year period equal the city's annual retail trade volume and over a 3 year period equal the total savings bank deposits in the city.

Over 394 Ordinary Claims
Over 487 Industrial Claims—\$100,670

CLAIMS BY AMOUNTS:

1—\$250,000 or over
5—100,000 to \$250,000
8—50,000 to 100,000
14—25,000 to 50,000
40—10,000 to 25,000
50—5,000 to 10,000
73—3,000 to 5,000
68—2,000; 135—1,000

Ralph Allen, Henry Althoff, Arthur Andrews (ins.), Ross Andrews, Leona Archer, James Atwood, Frank Austin, Dr. Raleigh Baird, Oscar Baker, Earl Barrett, Paul Bennett (pres. Bennett Printing Co.), Yancey Bivings, Henry Blain, James Boyle, Hery Brewster, Alford Brownlee, J. Cabaniss, Jr., James Cassidy, Clem Cannon, Ross Carmichael, John Cearley, Benjamin Chilton, Iva Clement, Geo. Cline, Matthew Coleman, S. Colgin, Sr. (v. p. The Figaro Co.), Rawlins Colquitt, James Connor, Ernest Cook, John Cook, Alexander Crabbe, Joe Crawford, Woodfin Cullum (contractor), Evans Daniel, David Denning, Walter Ditto, Burton Donnelly, Harding Doolittle, Jr., Baldwin Dunlop, Thomas Durham, Bruce Edwards, Clyde Edwards, John Eford, Clarence English, Meyer Fair, Harry Farracy, Geo. Farrington, Oscar Fischer, Bascom Ford (ins.), Wm. Francis.

Sam Gaffield, Himen Gendel, Harvey Gerard, Porter Gifford, Chas. Glaab (ins.), Fred Goodman, Rufus Gossett, Edwin Grafton, W. Guinn, Arthur Harbison, Joshua Harbison, Dr. I. Harden, Samuel Hardison, Jr. (ins.), Clarence Harman, Richard Hayes, Judson Hendrix, Geo. Hill, Joseph Hicks, Geo. Hitt, James Holcomb, Henry Hood, John Hosty, Ernest Hughes, Edward Hunter, Paul Hutchison, Orin Irwin, Roy Jenkins, Ben Johnston (banker), Jennie Johnson, Robert Johnson, Van Johnson, Geo. Keefe, Edwin Kiest (publisher), Jacob Label, Alvin Lallier, Ozzie Langley, Edward Ledbetter, Robert Leonard, Chas. Lester (oil producer), Dr. Robert Lindley.

John McEvoy (pres. Crystal Ice Co.), J. McIntosh (ins.), Hugh McLaughlin, James McManus, Allen Mahan, Herbert Mallinson, Morell Maynard, Leonard Mays, Iowa Melton, Joseph Metoyer, Edward Mitchell, Robert Morris, Jr., Edgar Morrison, Robert Morrow, James Murray, Jr., Lorenzo Nicholson, Wm. Nolen, John North, Chas. O'Connor, Patrick O'Donnell, Richard Oliphant, Harry Olmsted, Leonard Palmer, Benjamin Parrish, John Patton, Samuel Pennock, Joseph Pettis, Geo.

STATE OF TEXAS

Executive Department

Austin

Last year in Texas, I understand, life insurance payments of approximately \$74,700,000 were made to those insured and their beneficiaries.

The figure emphasizes the growing importance of life insurance in our daily economic life and also brings us to the conclusion that more and more people are using life insurance as a means of providing for dependents and for old age.

This is a very healthy condition and could in time lead to the point where we have a few hundred instead of many thousands of old people who must be cared for.

Most of the credit, naturally, should go to those hard-working and earnest citizens, agents for the life insurance companies, who go about the highways and byways of our land convincing our Texas people and our American people that they should carry all the life insurance they can reasonably afford.

I understand that many claims already have been paid on the lives of our boys who have given their lives for their country. Sadly enough, many more will be paid, but the fact that these boys saw fit to insure their lives is a highly commendable thing for most of them were young men.

Life insurance, I know, will come through this war, as it did the first World War, with flying colors and will be even more firmly entrenched as one of the cornerstones of the American way of life.

COKE R. STEVENSON

Governor

Phillipson, Herman Pounds, John Presbury, Nathan Rankin, Thomas Ray, Alfred Reed, James Roberts, Daniel Rabinowitz (realtor), Felix Robertson (att'y.), Roy Robinson, Meyer Rubin, Dr. Bernard Rubenstein, Aubrey Rudasill.
Herman Schluter (ins.), Wm. Seale, John Sellers, James Sewell, Walter Shepherd, Geo. Seibenhausen, Dr. Chas. Simpson, Raymond Simpson, Francis Skingle, Leonard Sloan, Benjamin Smith, Robert Stern (ins.), Fred Stone, Harper Sutton, Talton Swaim, Matthew Sweeney (exec.), Chas. Thomas (retired), James Thomas, Albert Walther Harry Watson, Fred Webber, Samuel Weltcheck, Nathan Wertheimer, Joe Wheeler (ins.), Wm. White (att'y.), Henry Wilkerson, Wm. Williamson, Robert Womack, Rufus Wylie.

DEL RIO—\$315,000

Walter Jones, Helen Pingnot, Frederick Rockwell (jeweler), Vincent Roth, Mary Whitehead.

DENISON—\$629,000

Grace Barnhill, Wesley Brown, John Corcoran, Julian Feild, Ernest Hanna, Melvin Hill, John Hopkins, Frank Hughes (postmaster), Bessie Hunter, John Hopkins, Wm. Morgan (pres. bottling co.), Claud Pryor, Louis Rosenstein, Aldren Seale (banker), Ford Seale (banker), M. Sharp, Michael Sharp, Albert Smith, Thomas Wagoner, Elmer Wood.

DENTON—\$137,000

Ira Arnold, John Bruce, Sherman Fuller, Robert Hopper, Carl Leath (engr.), Wm. McCain (mortician), Wm. Mann, Sr., Richard Mathews, Mattie Odell.

EL PASO—\$2,865,000

Life insurance payments averaged \$117 per family and were 46 percent of annual food sales in the city.
Over a 14 year period they equal the city's annual retail trade volume.

Over 91 Ordinary Claims
Over 152 Industrial Claims—\$20,568
Daniel Allen, John Bradshaw, Joseph Bromberg, John Bryan, Albert Chauvet, Joseph Clements, Thos. Cullen,

James Dudley (contractor), J. Fuller, John Grant, Teodoro Green, Julian Harrison (att'y.), Delphos Harrington, Will Harrison, Sarah Hickman, Bart Hilburn, Richard Holmes, Frank Hornbeck, Theodore Howell, Gertrude King, Capt. Mark Lewis, Jr., Richard Merbeth, Jr., Benedict Meyers, Richard Million, Henry Mohr, Warner Peticolas (att'y.), Edward Regan, Geo. Ryan, Henry Safford, Jr., James Seagraves, Adolph Schwartz, Abraham Silberg, Ernest Trachsel, Harry Wiley, Daniel White (merchandise broker), John Wood.

FORT WORTH—\$5,492,000

Life insurance payments averaged \$113 per family and were 40 percent of annual food sales in the city.

They represent 76% of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 16% year period equal the city's annual retail trade volume and over a 2½ year period equal the total savings bank deposits in the city.

Over 171 Ordinary Claims
Over 206 Industrial Claims—\$41,667

CLAIMS BY AMOUNTS:

4—\$50,000 or over
7—25,000 to \$50,000
10—10,000 to 25,000
15—5,000 to 10,000
32—3,000 to 5,000
38—2,000; 65—1,000

Wm. Atherton, Henry Ballard, Richard Barrett, Thos. Barton, Joseph Barwise, Jr. (att'y.), Alexander Beard, Geo. Beavers, Roy Benson, Jesse Bray, Naomi Brewer, Alfred Bryan, Harry Bulbrook, Chas. Butcher, Herbert Carothers, Lela Carter, Thos. Cole (pres. asphalt co.), John Cobb, Robert Condon, Wm. Conn, Jr., Lon Coone, James Davis, Chas. Detweiler, Wm. Corbin, Jesse Dyer, James Earl, Mary Earnhart, Thos. East, James Elliott, Chas. Ellis (exec.), Crawford Farmer, Anna Fleming, Benjamin Fortson

(oil opr.), Robert Foster (att'y.), Marion Godd, Morris Gilbert, Elmer Glomstad, Wm. Gregg, Paul Green, John Haley, Theodore Hamblen, Clyde Hamilton, Edwin Hatch, John Hawley (engr.), David Holmes, Dr. Chas. Hook, Jesse Johnston (ins.), Robert Jones, Chester Jones, Dr. Crittendon Joes, John Kee, Marshall Kellett, Marshall Kennedy, Dwight Kidd, Herman Koeppe.

Anita Lancarte, Clara Latson, Ralph Loup, Jr., Embury Lynch, Geo. Martin, Maurice St. John, Wm. McCaulay, Frank McConkey, Archie McElroy, Ernest Markgray, Taylor Morrow, Walter Moseley, Joseph Muse, Clarence Percy, Thos. Presley, Thos. Prettyman (geologist), Vernon Pritchard, James Poole, Blanche Powell, Hyman Rabinowitz, Roy Record, Wade Reed, Pauline Reid, Clarence Robertson, Albennie Robertson, Garda Rowland, Roger Smith, Roy Smith.

Bryant Thompson, Joseph Thibodeaux, Walter Trimble, Chas. Turner, Jr., Dr. Harold Warwick, Gladstone Wardlaw, Cecil Weddle, Roy Williamson, James Wilson, J. Wood, Luther Woodward, Lynn Wisdom, Frank Zackerson.

GAINESVILLE—\$144,000

James Haynes, Wm. Hogan, Dr. Leroy Kuser, Maude Shorter.

GALVESTON—\$1,695,000

Over 173 Industrial Claims—\$26,339
Oscar Brosius, Eli Chase, Wm. Davis, Otto Druckhamer (exec.), Luther Fitzgerald, Wm. Hammersmith, Joseph Holmes, Wm. Ivy, Virginia Janke, Emil Kellner, Sol Levy, August Luedeke, Thos. McCarter (ins.), Dominic McDonald, Willoline Martin, Walter Muenzler, Arthur Perkins (editor), Fred Saunders, Osborn Sanders, Emilie Scheel, Henry Schroeder, Jr., Chas. Scrimgeour, Dr. Sam Templin, Arthur Vincent, Floyd Young.

GREENVILLE—\$289,000

J. Bennett, Dora Camp, James Harper, O. Moore, Linnie Moran, Wm. Norton, John Renfro, Edward Smith, John Swann, Edgar Taylor, Joseph Williams.

HARLINGEN—\$290,000

Over 49 Industrial Claims—\$4,713
Chas. Beem, Ida Cowart, Hazel Gallion, Robert Hill, Carl Ries, Joe Sellars, John Willingham, James Young.

HILLSBORO—\$160,000

Wm. Adam (tailor), Alexander Brady, Louis Brin, Arthur Dumas, Thos. Fowler, Walter Hill, Elmore Jackman, Wicklife McLemore, Thos. Thompson, Clyde Tittle, Will Quinn.

HOUSTON—\$13,120,000

Life insurance payments averaged \$123 per family and were 35 percent of annual food sales in the city.

They represent 68 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 15% year period equal the city's annual retail trade volume.

Over 392 Ordinary Claims
Over 1,016 Industrial Claims—\$173,106

1—\$250,000 or over
4—100,000 to \$250,000
2—50,000 to 100,000
12—25,000 to 50,000
28—10,000 to 25,000
44—5,000 to 10,000
62—3,000 to 5,000
98—2,000; 121—1,000

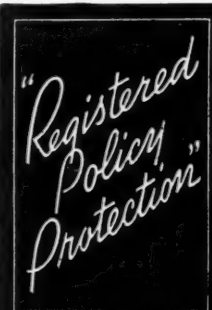
Chas. Addison, Carlyle Adlof, H. Alexander, Walter Alexander, Garland Allgood, James Alston, Wakeman Anderson, J. Arbogast, John Arnold, John Arthur, Edwin Badger, Ruth Baird, Jerry Barrow, John Baxter, J. Beall, S. Beard, Dolphine Bentley, Jesse Bentley, Jos. Bigleben, Alfred Boyd, S. Boyd, Harry Bright, Joseph Bragers, Edward Braden, Arthur Bridgforth, Albert Brinkman, Lester Brown, Jesse Bryan (ins.), Samuel Buckels, J. Eullard, Paul Burger, Howard Burke, James Butte, Paul Burger, L. Butler, Abner Buxton (realtor), Lemuel Callaway (contractor), Geo. Christie, Alfons Cernosek, Roger Cire, Ely Clapp, W.

(CONTINUED ON NEXT PAGE)

Annuity Payments

Increase over sixty million in the past five years.

	Annuity Payments
1932	\$ 48,738,514
1933	59,825,056
1934	75,387,095
1935	93,656,759
1936	112,720,824
1937	129,525,357
1938	143,802,345
1939	153,629,259
1940	165,019,079
1941	173,607,632



SUCCESS IN CO-OPERATION

We choose the wise long-range policy of building and sharing with our Agents, through our Lifetime Increasing Income Plan:

1. Liberal 1st year, bonus 2nd year commissions.
2. Lifetime service commissions.
3. Extra compensation for preferred business.
4. Liberal Retirement Plan for permanent agents.
5. 4-phase Educational Program pointing to CLU.
6. Saleable Policy Contracts with unique features.
7. Co-operative Advertising and Prestige-building.

Address inquiries: M. ALLEN ANDERSON, Vice President, Director of Agencies

REPUBLIC NATIONAL LIFE INSURANCE COMPANY

THEO. P. BEASLEY - PRESIDENT

DALLAS

HOME OFFICE

TEXAS

Names in each town are only a partial list of claims paid during 1941.

Texas—Continued

Clark, Geo. Cocolo, Isaac Cohen, J. Cole, Wm. Coleman, Byron Connell, D. Conrad, Frank Corley, S. Coulson, Grover Cuthbert, Geo. Crampton, James Crate, John Cummings.

Dr. Wm. Davidson, Frank DeMeritt (creator), Vernon Dewees, Frederick Dexter, Reuben Dohlerhide (dentist), Walter Doss, Edward Drane, Waldron Draughan, Geo. Duve, Kent Easter, David Eckholm, Paul Egner, Beady Eison, W. Eppley, Roger Ervin, Wm. Eubanks, Frank Evans, O. Farmer, Henrietta Farr, Julius Fahr, Edwin Felker, Arthur Fisher, Clara Foster, Joseph Frederick, Horace Gassaway, Wallie George, Wm. Gibson (pres. Brooks System, Sandwich Shops), Hugo Gohr, Frank Gorski, Lura Gray, James Grice (contractor), Henry Grote, Barney Guenther, J. Hairston, J. Halleron, Wilbur Halley, Frank Hanka, David Hannah, Barney Harris, James Harrison, Ros Hazlewood.

THE SHEPHERD AGENCY

E. D. Shepherd, Sr. E. D. Shepherd, Jr.
General Agents

The Connecticut Mutual Life Ins. Co.

Incorp. 1846

1804 Esperson Bldg.
Houston

Frank Heafer, Edward Hewett, Clifford Hodges, Max Hoencie, Woodrow Holcombe, Bertha Holland, Hiram Hoskins, Edmund Holt (atty.), Henry Hume, Truett Hume, Riddell Ivy.

Ewell Jackson, Fred Jackson, Wm. Jackson, Frederick Jones, John Jones, John Kalinowski, Jr., Lee Kelley, J. Krebs, Herman Krueger, Daniel Kyle, Anthony Lala, Harry Lamb, J. Leonard (exec.), Eugene Lester, Helen Lomax, Nash Lorino (production mgr.), Willard Lowe, Frederick Lucas (retired), Annie Ludwig, Samuel McAshan (banker), James McBride, Will McCurry, Geo. McElhany, Geo. McFarland (architect), Thos. McGinn, E. McGuigan, Samuel McLane, Winston McLeod, Edward McMahan, Robert McMenemy, C. McNaughton, Wilcie Martin, Wm. Marquardt (druggist), James Meadows, Roy Metcalf (geologist), Abraham Metrik, Chas. Meyer, Walter Meyer, Harry Millinger, Hobart Mitchell, Emil Mollert (merchant), John Monroe, Arthur Montelth, Nicholas Moore, Edward Morgan, Wm. Mueller, Josephus Nuhl (contractor), Thos. Murray, L. Musselman, Maude Nairn, Clarence Neblett (exec.), Henry Newman, Wm. Noland, Frederick O'Shaughnessy, Ervin Overmire, Margaret Page, Guernsey Palmer (sales engr.), James Parker, Claude Patillo, August Peck, Arthur Pittman, Wm. Proctor, Robert Putney, Chas. Ray, James Rector, John Reynolds, Henry Richter, Paul Ritter, Wm. Rountree (auto dealer), Theodore Rusch, Thos. Saint, Knoch Sawrill, Horace Sealy, Abe Segall, Louis Shinkoff, Harold Shrader, Lee Shudde, Arthur Sims, Isidor Skolant, Lawrence Sossaman, Wm. Spencer, G. Spindle, Frank Stenzel, Harry Stevens, Carl Suhm, Chas. Sutton, Jerome Swinford, Henry Taylor, Thos. Theofilu, P. Thorsen, Karl Tiras, Thos. Townsend, Frank Troxell, Henry Tuck, Jennings Vandaveer, James Vaughn, James Watson, W. Watson, Oris Webb, James West, Sr., Clarence Wharton (atty.), R. Wheeler, John Wilson, Walter Wilson, C. Wilt, Rev. Thos. Windham, Ernest Wood (mgr. South Texas Water Co.), James Wright, Harold York.

JACKSONVILLE—\$130,000
L. Cocke, C. Odom, N. Patton, I. Rothstein, G. Williamson.
KINGSVILLE—\$85,000
M. Agee, F. Barnett, R. Ferguson, Alma Huffman, G. Stephenson, M. White.
LAREDO—\$396,000
Over 104 Industrial Claims—\$9,139
E. Blake, J. Halsell, I. Ramirez, R. Sutton, F. Trevino, Sam Wharton.
LONGVIEW—\$287,000
Over 2 Industrial Claims—\$1,538
John Baird, Ashby Bush, Clarence Cantuberry, Ellis Cook, Narville Fields, Ada Flewellen, Cora Gregory, Tucker Harrell, Lois Johnson, Joseph Joyner, Jeremiah Loveall, Charles Palmer, Theodore Peper, Robert Rogers, John Whorton.
LUBBOCK—\$417,000
Joseph Baldridge, Laura Dockray, John Ellison, Clyde Elkins, Maude Fortenberry, Marilee Jones, Isaac Sawyer, C. B. Lively, Jr., Luther McCrummen, William Milam, William Murray, Adolph Neutzler, Mabel Powell, Sol Waldman, Moffitt Woodruff.
LUFKIN—\$170,000
William Bonner, Horace Douglass, Hattie McNeil, Mollie Modisette, V. Kendrick Pierce, Stephen Reece, Beulah Watts, Mary Watts.
McALLEN—\$105,000
Over 47 Industrial Claims—\$4,731
Asa Hoffman, John Tharp, Elza Young.
McKINNEY—\$92,000
Jewell Abernathy (atty.), Isaac Duncan, Grace Fowler, Fred Holman,

Life Insurance a Symbol of Love

MISSOURI—My husband was a country banker who had come to the little Missouri mining town where I lived, and at the age of 28 with borrowed capital, had bought a half interest in one of our banks with a capital stock of \$10,000.

At this time he carried at least \$2,000 life insurance and probably more.

During the war he had been county chairman of the Victory Loan which he put over successfully, besides performing numerous other services, which caused his business reputation to spread beyond our little community. Therefore we were not greatly surprised when he was invited to a larger town to organize a bank and trust company with a capital stock of \$100,000.

We now had four children, a girl and three boys, and my husband had bought a \$1,000 policy, payable to each one of them, besides a policy payable to his estate.

BECAME PROMINENT IN CITY

In 1919 he organized the new bank and as president headed civic drives, served on the Red Cross board, became president of the chamber of commerce for a term, and helped in securing new industries for the city.

By this time he was carrying \$18,000 insurance, and was often hard put to it to make the payments, but he said "It makes my credit good."

For a few years our venture seemed a happy one—then came the mutterings of the approaching storm—1929 was here! We awoke one morning to find ourselves penniless—all our hopes shattered on the rocks of depression.

My husband and his directors resolved that not a depositor should lose a penny in our bank, and not one did.

But what a ghastly sacrifice for us! Every penny gone and four children to rear. Our \$18,000 insurance dropped to \$13,000, then to \$10,000 and my husband in his desperation threatened to drop more. Just here, I saw that he had ceased to think clearly and I took matters in my own hands. I told him that under no circumstances must he drop another dollar, regardless of what sacrifices our family had to make. When our bank was consolidated with another, Mr. H. was elected recorder of deeds for two terms of four years each. While holding office, he also studied law, and at the age of 57 passed

the state examinations and was admitted to the bar.

Several years ago he had a severe heart attack, and right then our insurance began to function.

All doctor and drug bills for the nine weeks of his illness were paid from a sick and accident policy.

Two years later a second attack caused his death. On that day he had nothing but a bank account of \$110.76 which I could not touch without an order from the probate court. Again insurance comes to the rescue.

One of our policies permitted me to draw a sight draft for \$100. Without this I would have been forced to borrow money from some one the day of my husband's death. Now this is what my husband's insurance has done for me the first year after his death. It has enabled me: 1—To employ a good attorney when I was threatened with a law-suit. 2—To have excellent medical attention and to pay my large three weeks' bill in a St. Louis hospital. 3—To pay back \$1,000 to the good friend who helped him carry his insurance during the lean years. 4—To pay all bills promptly. 5—To pay the interest on my mortgaged home and to have a choice of reducing the mortgage somewhat or of selling the house. 6—To maintain a home for two of my boys who are earning only \$12 per week each. 7—To help my husband's father with the taxes on his farm. 8—To send a small check each month to an invalid relative. 9—To keep up my own insurance and church pledge.

TREMBLE TO THINK OF FATE

Without this insurance, I tremble to think what my fate would have been for I am 58 years of age, broken in health, without any business training whatever, and have no near relatives with whom I could live.

When two of my sons realized what this money meant to me, they immediately took out insurance themselves. All this experience has made of me an insurance fanatic.

I have come to look upon it as I do my wedding ring—a symbol of love.

For in its magic circle it often holds the future welfare of parents, friends, wife and children and so I declare, greater love hath no man than this, that he lay aside his life (insurance) for his family and friends.—Mrs. C. H.

Della Landerman, Floyd Scott, Thos. Watson.

MARSHALL—\$380,000

Israel Berwald, Calvin Cocke, Francis Kelly, Mathilde Langley, Josephine Ludolph, Louise Mackenzie, Cecil Macschle, Philip Manire, Reuben Mosley, Greer Poper, Edward Shauls.

MIDLAND—\$161,000

Camille Bridgewater, Connie Laird, Alta Lundie, Edwin Patterson, Frederick Turner, Byron Voliva, Eleanor Wheeler, Holmes Wheeler.

NACOGDOCHES—\$96,000

Joseph Box, James Humphrey, Walter Mercon, William Pack, Adolph Teutsch, Francis Tucker.

PALESTINE—\$129,000

Marshal Boyd, Eloy Carlson, Albert Herderson, Robert Johnson, Clare Major, Augustus Porter.

PAMPA—\$176,000

Russell Aeklam, William Craven, Alvah Gumm, Earl Turner.

PARIS—\$388,000

Over 18 Industrial Claims—\$3,089
Durella Bean, Marion Bozeman, Myrtle Brookshire, Charles James, Jones Farrer, James Arbyr, Fulkas, Enoch Gantier, Robert Griffith, Gustavus Lehnhoff, Jerome Lenoir, Booker McKee, Homer Parsons, William Pollard, Elijah Rogers, Thomas Scott, Ella Steinheimer, Leslie Fownsend, Hugh White.

PLAINVIEW—\$174,000

R. Craig, Francis Daugherty, Claude Furr, James Golightly (banker), Morey McGlasson, Charles Malone, Jr., William Martine, Dr. John Miller, Harry Nesman, Wilbert Peterson, Robert Wigley.

PORT ARTHUR—\$695,000

Over 16 Industrial Claims—\$4,025
Homer Aquillord, Guy Ballietto,

Fischer, Geo. Flauders, Philip Fox, Nicholas France, John Gaddis, Refugra Gonzalez, Henry Gotthardt, Fred Graef, Frank Graham, James Grantham, Sylvester Gray, Ernest Haack, Edward Haenel, Arza Harris, George Harris, Perfecta Hart, Adolph Hasman, Frank Hauser, Rose Hein, Edward Helmcamp, Arthur Herbst, Jacob Hidebrand, Fred Hoper, James Heiston, Crescentia Isner, Francis Jennings, Herbert Johnson, John Jonietz, Abdalla Jawdy, Milton Keilers, Frederick Kiddle, Nickolas King, Gilbert Klaus, Wm. F. Koehler, Henry Kuhl, Thos. Lee, Felix Leslie, Jr. (dentist), Edward Lewis, David Lillie, James Lockhart, Carl Lundy, Henry Luter, Maj. James McKinley, Gordon McLeod, Robert McMillan, Raymond McNabb, Wm. McNeely, Paul McSween, Charles Manning, Albert Marbach, Andrew Margaritis, Gus William Meyer, Arthur Mitchell, George Moody, Jacob Nevelow, Charles O'Dell, Ledru Parker, Hiram Parr, Arthur Parsons, John Petrich, Charles Powers, Richard Praetorius, William Preston, Felix Puckett, Rickard Pabitsch, Lester Raley, Ernest Reich, Napoleon Riley, Vivian Rodgers, Lee Rollins, Pasco Scaperlanda, Elenora Schumann, George Scott, Everett Shull, Ivan Simonton, William Sonnen, Jr., Frank Sorrell, Jesse Starnes, Wm. L. Stephens, Lee Edwin Stratton, Frank Sureddin, James Topham, Gustav Trip, Bessie Tullios, George Vernon, William Wallace, Jr., Hal Waller, Webster Warren, Charles Watson, Thos. Welker, Edward Whitton, William Wilkin, Early Wilson, Jr., Edward Wilson, Ira Wilson, Frank Winerich, Albert Wooldrige.

SAN BENITO—\$125,000

Elema Gonzales, Louis Hirsch, Geo. Lipe, Patricia Louthan, Dulces Partida, Ferdinand Wedegartner.

SEGUIN—\$160,000

Dr. Max Brandenberger, Alvin Jung, Otto Jung, Wm. Maurer, Robert Mayfield, Alfred Muehl, Eugene Tips, Charles Taylor.

SHEERMAN—\$371,000

Over 137 Industrial Claims—\$22,466
Annie Benzell, Thomas Covey, Thomas Crowder, Willford Dutton, Mary Gaillard, Quinn Horne, Birtwell Hunt, Oliver McReynolds (atty.), Grace Ridings, Stewart Scott, Thomas Scott, John Smith.

TAYLOR—\$83,000

Lella Ariola, Joe Cuba, Charles Hale, Lenard Rogers, Walker Shipley.

TEMPLE—\$262,000

Over 3 Industrial Claims—\$384
James Atkinson, Alma Beckman, Arthur Blohn, Joseph Cornett, Leslie Hay, Arthur Hewett, Mary Kohutek, Albina Kostohryz, Lee Lankford, Winbourn Pearce (atty.), Erven Peters, Charles Walker, Ralph Wilson, Grace Woods.

TERRELL—\$155,000

Robert Barksdale, Robert Brownning, Arthur Gardner, Homer Garrett, Jacob Label, Marshall Ritter, Magdalena Spiva.

TEXARKANA—\$433,000

Over 150 Industrial Claims—\$19,656
Helen Adams, Neil Astor, John Bixby, Beulah Campbell, Emma Carroll, Merlain Clements, Eva Coleman, Joanna Cooper, Vernan Glass, Viola Jordan, May Lovett, Andrew Rose, John Steele, Boliver Shelton, Morris Sheppard.

TYLER—\$544,000

Over 98 Industrial Claims—\$16,207
George Akins, Joseph Asher, Jerry Boucher, Frank Breckenridge, Edgar Roberts, Max Goldstein, Sam Greenberg, Edgar Heath, Leonard Hitt, John Manning, Marcus McKee, Wilmer Musselwhite, Dr. Walter Nelson, Joseph Owen, Valta Post, John Reynolds, James Simmons, Leora Thornton, Doom Warren.

VICTORIA—\$190,000

Charles Bechet, Otto Boehm, Willis Brewer, Thomas Calhoun, Otto Dohman, Joseph Haber, Joseph McDonald, John Nelson, James Fugh, Mae Woodward Wood.

WACO—\$2,685,000

Over 77 Ordinary Claims
Over 164 Industrial Claims—\$23,917

Nick Angelo, David Backstrom, Jr., Thomas Brazelton, Ralph Cashion, Herman Cason, Benjamin Crow, James Cox, Henry Dabney (atty.), Flem DeGraffenried, Walter Dennis, Levi Dewey, William Dickinson, Antone Dohman, Edwin Drake, Lois Drenoun, Alfred Edwards, Hill Eubank, Fred Frizzell, William George, Dan Givens, Edna Goodman, Asa Hill, Hardie Holt, Isabell Henkens, Earl Johnson, Roderick Long, Frederick Mailander, Lula McCollum, Oscar McDaniels, Lacey McIntyre, Mark McMullan, George McLendon, Jesse Middleton, Bart Moore, Robert Neal, William Neff, Richard Turner, Ignac Nowakowsky, William Pettigrew, Margaret Phillips, Ernest Reichle, Carl Rutledge, Walter Scott Webb, Ira Seley, Morton Shields, John Stamp, Ike Elton Shumate, Richard Turner, Arthur Wesley, Vena Wheeler, Thomas Williams, Lizzie Wolfe, William Wollett, Jr., Nannie Wood.

WAXAHACHIE—\$90,000

John Almand, Richard Boswell, Eugene Kenner, Lester Ward, Elinor White.

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1941.

Texas—Continued

WICHITA FALLS—\$1,735,000

Over 72 Industrial Claims—\$16,061
Gladys Anderson, George Bancroft, Thomas Bracken, Louis Byrd, Melain Chambers, Briam Cleaver, John Cook, Thomas Davis, John Dickinson, Cretie Dockery, John Elder (ins.), Edward Ford, Isaiah Harris, Evan Fisher, Walter Guthrie, John Hyatt, Walter Haigler, Marion Hill, John Hyatt, Theodore Jenne, Frank Kell, Joe Lane, Bert Ligon, Henry McFall, Robert Mayfield, James Minton, Jr., Edward Norwood, Demnam Ross, Park Senter, Davis Sewell, Leo Shusterman, Carl Smith, James Staley, Robert Walker, Joseph Ward, George Watson, Claude Whitley, William Wiest, Lou Ella Wilbanks, Doddridge Wiley, Lewis Wright.

OTHER TEXAS TOWNS—\$6,420,000 (Partial List)

●Abernathy: C. Barriek.—Addison: M. Morris, Jr., S. Odum.—Afton: R. Forbis, H. Goodwin.—Alice: E. Ferris, Jesusa Garcia, P. Hinojosa, R. Owens, Roger Putnam.—Alpine: S. Culbert, M. Moorman, A. Richardson, G. Yates.—Andrews: W. Burkett.—Angleton: O. Phillips, J. Patterson, Madeline Spoor.—Anna: H. Giles, L. Lair.—Arlington: W. Meier, J. Pierce, Nell Taylor, G. Wessler.—Arnekeville: H. Schrade, W. Thieme.—Atlanta: G. Birmingham, J. Harrell, O. Kennedy, C. Lovelace, O. Smith.—Axtell: C. McFether.

●Baird: J. Florence, L. Hamby, Eula White.—Bastrop: S. Cochran, Elizabeth Crysup, H. Higgins.—Bay City: E. Gest, Bess Palmer.—Baytown: J. Franklin, H. Thaman.—Beckville: V. Briggs, R. Brasher, Jesse Whitfield.—Beeville: A. Barber, Fannie Eidson, G. Gillett, C. Grube, Jr. (banker), Roy Harris, R. Hart, Z. Partain, Lettie Thomas.—Bells: J. Climer, A. Hewett, H. Mathews.—Bellville: D. Eckelberg, Adele Goodman.—Big Lake: E. Beeton, Paul Mitchell, C. Thompson.—Blooming: Hattie Sitton, W. Starkey.—Boerne: A. Beckmann, L. Meckel.—Bonham: Pearl Johnson, Lenna Thornton.—Borger: Edna Mose, M. Zachary.—Bowling: L. Brashers, W. Coffield, J. Floyd, G. Slaughter, J. Wilson.—Brady: R. Henson, J. White.—Breckenridge: R. Carey, Florence Duncan, H. Godwin, G. Kelley, C. Kirk.—Bremont: Mollie Allen, Mary Hopcus.—Bridgeport: Alva Galey, J. Hall.—Brundage: J. Fetherree.—Burk Burnett: J. Pryor, Dr. W. Sims, A. Wadell.

●Caddo: M. Granstaff, J. Knott.—Calvert: W. Barron, S. Hughes, A. Wood.—Cameron: R. Anderson, R. Brown, Josephine Stiles, B. Winfield.—Canyon: Florence Bellah, S. Miller, Wanda Parsons.—Carthage: M. Cammack, Grace Wedgeworth.—Celina: Jane George, J. Robinson.—Chandler: W. Dunn.—Chilton: F. DeGraffenried, C. Langford.—Cisco: P. Hoffman, E. Taber, Aline Vaughan.—Clarendon: J. Cornell, W. Davis, H. Mulkey.—Clarksville: W. Hinkle, Hannah Moyer, G. Sibley, M. Womack, Jr.—Clifton: J. Godager, W. Nuckolls, J. Lane.—Coahoma: C. Thomas, F. Thomas.—Colorado City: T. Dawes, W. Rice, R. Spalding.—Columbus: J. Hastedt, A. Hinton.—Comanche: Mary Fields, Sallie Huffman, A. Schwartz.—Comfort: J. Gaddis, A. Ingenhuett.—Commerce: J. Dowell (banker), W. Dukes, J. Halliwell, Nettie Reynolds, Henrietta Rolater, J. Wheeler, Jr., Gen. L. Wood.—Converse: C. Carroll, Sr.—Cooper: C. McClanahan, N. Price.—Cottulla: Olivia de Garcia, H. Hamilton.—Cresson: Georgia Fidler, V. Penuel.—Crosby: T. McDonald.—Crystal City: Eleanor Graham, J. Manifold, C. Sloan.

●Daingerfield: F. Crain.—Dayton: Ella Dentecost, C. Sanders, J. Sterling.—Decatur: W. Lively, W. Wheeler.—Deepwater: F. Jaquez.—De Leon: R. Golden, G. Lawless, W. Lowe, T. Robinett, W. Williams, G. York.—Deport: Mollie Kimball, E. Sullivan, Jess Warren.—Devine: E. Bohl.—Dickinson: J. Owens.—Dille: T. Moffett.—Jessee: Obregon.—Donna: G. Larson, S. Mencer, J. Robinson.—Dublin: R. Dobbins, G. McMurray, M. Robbins.—Dumas: T. Parmley.—Eagle Lake: W. Hargis.—Eagle Pass: J. Cobo, W. Scrivener.—Eastland: C. Bennett, J. Huston.—Eden: W. Burleson, R. Hall, C. Latham.—Edna: Annie Caton, C. Traylor, Lewis Gainer, A. Ling.—El Campo: F. Danielson, L. McWilliams.—Eldorado: H. Calcote, Grace Sherrod.—Electra: H. Craft, B. Phillips, J. Preston, J. Stroud, Vivian Wilson.—Elgin: Jennie Jackson, Tracy Kippen, W. Rohack.—Era: S. Maddox.—Fosteria: Lula Clifton.—Fredericksburg: L. Brodie, C. Dubray, Dr. J. Peden.—Freeport: Dr. B. Carlton, C. Tanner, R. Stringfellow.—Freer: J. Harman, F. Harder.—Fulbright: S. Ramsey.

●Gail: E. Holler.—Garland: C. Flook, R. Reagan.—Garwood: Cynthia Fling.—Gatesville: S. Ashby, W. Hord, E. McCordie, W. Stockburger.—Georgetown: J. Peterson, H. Skogund.—Gilmer: F. Buie, N. Buie, W. Parker.—Glade Water: P. Clotfelter, F. Cummings, L. Steen, Millie Toller.—Gold: R. Koennecke, Goldwalter, G. Bald, J. Cookrum, W. Fairman, I. Long, E. Oglesby.—Gonzales: J. Stahl, L. Lozano, C. Portales, G. White.—Goose Creek: R. Aron, R. Lusk, W. Sloan, Jessie Swain, Over 9 Industrial Claims—\$2,893.—Graham: M. Graham, W. Parkinson, Jemina Taggart.

Faith Is Justified—Insurance at Double Par in Days of Distress

UTOPIA, U. S. A.—Upon leaving college and entering a business career I soon found out how important responsibilities are and determined upon a plan to guarantee their solution. This was over forty years ago and life underwriting was not so highly developed as today, however, I investigated various plans of investment for fortunately I had some funds for this purpose. The assurance of safety and the guarantee of a life insurance contract appealed to me. I was intrigued by a 20 year endowment policy, realizing that should I live 20 years I would be guaranteed \$5,000, or a certain sum each month as long as I lived. Should I not survive that period then my parents would be reimbursed in part for the expense of bringing me along this far.

I studied this policy carefully and investigated other plans of insurance, limited payment and ordinary life, feeling that when the occasion arose I could be intelligent in selecting what kind of insurance I should need. Estate planning at that time was unheard of so I was left to my own resources.

INCREASED HOLDINGS TO \$120,000

When I married, additional insurance was purchased, realizing full well that what estate was accumulated outside of insurance was inadequate to support my wife. Children came and with each child new responsibilities arose and I met them with more life insurance. This faith in life insurance continued until my policies amounted to \$120,000 and I had been examined 20 times. I had been solicited only occasionally, although my purchases included endowment, limited payment and ordinary life and were arranged as to settlements so as to provide permanent protection for my growing family.

What great satisfaction there was knowing that my house was in order, only an insured person can know. Anything can happen, business can collapse, I may pass

on, the securities in my box may become worthless, but one thing is infallible, life insurance—it will do its job.

GAVE HIM COURAGE TO CARRY ON

This gave me the courage to carry on through the many troublesome years to come. Business did collapse and later the securities became—well, let's not go into that. What about the life insurance? I looked over my policies and found them at par, and that was double par in those days of distress. They were an anchor, always have been and always will be. There was a large reserve in them. Some cancellations were necessary and this was done intelligently. By this time my children had married and were assuming their own responsibilities so my attention was directed to the proper arrangement of my insurance to meet the changed conditions.

THREE NEEDS APPARENT

Three needs were apparent, cash, continued protection for my wife and current income. Life insurance at this point did its biggest job, it provided all three which were so vital to our existence. Dark days yes, but when I examined my insurance I was astounded to find how much security I had provided through these policies for just such an emergency. I realized it subconsciously for years of course but here it was an actual fact. The papers at that time told of men, who had been more successful than I at one time, but less fortunate now, who were jumping out of windows, off the bridge and otherwise proving their plight, while I put on a new shirt, a clean one too, and faced the facts with a new determination—a kiss to heaven for the institution of life insurance.

In looking back over this experience is it any wonder that while some people regard life insurance casually it is so vital to our welfare?—B. I. A.

—Grandview: C. Moore, W. Morris, E. Williams.—Granger: Dr. C. Foster.—Grapevine: A. Furgerson, G. Simmons.—Groesbeck: W. Allison, J. Dorroh, H. Gilpin, R. Mitchell.—Groom: P. Johnson.—Gunter: M. Speck.

●Hale Center: F. Biffle.—Hamilton: G. Bryson, A. Edison, Mary Hook, W. Strubling.—Handley: T. Davenport.—Hebron: N. Johnson.—Hedley: O. Saunders.—Hemphill: H. Mann, A. Toole.—Hempstead: H. House, B. Schwarz, Harry Schwarz, Sr.—Henrietta: R. Gant, M. Mount.—Hereford: Carrie Black, Cleora Miller.—Hillister: Dr. E. Pope.—Honey Grove: Flora Strand.—Howland: J. Barnett.—Humble: R. Pound, A. Price.—Huntsville: W. Carr, C. Felder.

●Iola: A. Hargrove, Barbara Mallett.—Italy: Fannie Jaynes, S. Wheatley.—Itasca: Sarah Crouch, W. Walden, J. Weaver.—Irving: J. Busby, E. Furniss, Elza Perry.—Jasper: W. Smith.—Jourdanton: Dr. J. Duncan, L. Wheeler.—Joshua: Inez Ashery, E. Bone.—Karnes City: J. Donald.—Katy: R. Hoffpauir.—Kaufman: B. Mitchell.—Kelly Field: Lt. W. Alsop, T. Dewees, Jr., H. Kirkbride, H. Hemingsen.—Kennedy: H. Busch, Caroline May, T. Donnell, R. Furlow, V. Garcia, Jr.—Kerens: J. Inman, Anna Williamson.—Kerrville: Beulah Clendenin, T. Johnston, H. Wilson.—Kilgore: W. Beard, J. Elder, H. Fine, J. Knowles, L. Lindsey, R. Martin, S. Powell, E. Stanley.—Kingsville: M. Agee, F. Barnett, Lila Baugh, R. Ferguson, Anna Huffman.—Klondike: J. Griffiths.—Kirbyville: Elba Butler, D. Hawkins.—Kosse: E. Scruggs, J. Suttle.—Krum: Kate Barter, Katherine Smith.

●La Feria: J. Robinson, P. Rork.—LaGrange: H. Chollett, Clara Heise, A. Hofer.—La Porte: W. Irvin (banker).—Lamesa: C. Bryant, C. Morton, K. Moss.—Lampasas: B. Reynolds, R. Walker (att.).—Lancaster: J. Davis, E. Morrow, Leonard, F. Foster, W. Golden, O. Meador, S. Segler.—Levelland: Elva Berg, J. Hart, W. Kerley, C. Lawhon, E. Peters, W. Tyson.—Liberty: W. Coffey, Virginia DeBlanc, J. Mitchell, H. Rodgers.—Lindale: W. Cole, Aline Conaway, J. Johnson, A. Lake, V. Morris, H. Curtis.—Livingston: A. Atkinson, M. Mece, Jr., Christianna Westcott.—Lockhart: J. Danneley, R. Monroe.—Luling: M. Manford, F. Webb.—Malakoff: D. Gentry, Arzella Vandagriff.—Marfa: H. Brian, J. Rosson.—Mart: Hallie Davis, J. Fike, E. Gause,

S. Hobbs, C. Hughes, E. Strange, O. Watford.—Maypearl: I. Griffith, J. Nugent, E. Williams.—Meridian: G. Combest, S. Cooper.—Mexia: R. Bass, A. Farmer, Jr., L. Magnat, J. Sweett, C. Trout, T. Wright.—Miles: C. Cornelius, J. Herndon.—Mineola: J. Miller, J. Shelburne.—Mineral Wells: Lola Brown, Carrie Hedrick, W. Jenkins, G. Johnson, M. McMin, Dr. J. Mincey, Over 7 Industrial Claims—\$1,768.—Mobeetie: Jennie Harris, W. Trimble.—Mt. Pleasant: V. Corn, T. Kelly.

●Navasota: M. Elliott, Dr. S. Emory, H. Smith.—Nederland: C. Delahausay, J. Henshaw, F. Manning.—New Braunfels: E. Clousnitzer, R. Jarisch, K. Kufuss, A. Ludwig, E. Mittman, W. Richter, H. Rinehold, Rev. C. Todd, M. Wittenborn (ins.), Over 18 Industrial Claims—\$1,680.—Nocona: Mary Baker, Dexter Paine, Elizabeth Williams.—Nules: J. Herndon, G. Richards.—Odessa: M. Bendix, Rev. J. Kee, L. McElroy, L. Miller, T. Miller, R. Webb, T. White (ins.).—O'Donnell: E. Cook, E. Curtis.—Orange: E. Liza Colbourn, T. Coyle, L. Hughes, T. Stark, L. Weaver, Margaret Weaver.—Overton: Mattie Kee, A. Parker, J. Sartain, P. Warren.—Ozona: A. Deland, C. Meinecke.

●Paducah: Colonel M. Cartwright, M. Metcalf, A. Pruett, W. Sweeney, S. Vaden.—Pecos: L. Anderson, J. Camp, R. Hicks.—Pharr: R. Kelley, Elizabeth Patterson.—Phillips: L. Hibbs, Vivian Stull.—Pilot Point: Dr. T. Harris, W. Holford, Mary Westbrook.—Pittsburg: W. Abernathy, J. Aldredge, Bea Eford, J. Kirkpatrick, K. Sawrier, A. Sewell.—Plano: J. Britton, Rev. S. Dollahite, G. Dupree, J. Ross, Jr.—Post: S. Edwards, B. Mathis.—Quanah: W. Patton, Jr., C. Swindell, G. Vestal, Winifred Warner, S. Wells.—Ranger: T. Bush, C. Conley, C. Frasier, C. Maddocks (ins.), M. Watt.—Red Oak: Lillie Chapman, Alvah Moore, E. Slayden.—Refugio: C. Donaho, Fannie Heard, J. Strauch, C. Thomas.—Richmond: J. Bell, W. Hadden, Jr., E. Robinson.—Robert Lee: L. Keenan, J. Latham, Lola Roberts.—Robstown: G. Balzer, H. Lee, H. Livingston, G. Martin (physician), L. Mayo, G. Newell, C. Welty.—Rotan: I. Cornh, B. Reeves.—Round Rock: J. Carlson, H. Krumm, D. Ponder.—Royce City: E. Amis, Dollie Vervallin.

●San Augustine: J. Clark, L. Downs.—Sanderson: H. Goldwire, C. Stavley (constable).—San Marcos: S. Padgett, H. Sodke, R. Stiles, J. Syers.—W. Turner.—Schulenburg: F. Mollert, F. Tilcock.—Seymour: L. Bellows, V. Bryan, A. Darnell, F. Day, H. Hale.—Shamrock: Dr. P. Gardner, J. Greenfield, J. Tate, W. Sammons, J. Shortt.—Shiner: A. Apts, E. Kubecka, C.

Stratman.—Slayton: A. Davis, M. Edwards, J. Smith.—Spur: T. Estep, P. Malone, W. Wilson.—Stamford: J. Bryant, Selma Roebber.—Stanton: J. Epley, M. Moffett.—Stephenville: F. Carpenter, Ella Johnson, Donald Novit, John Wright.—Stratford: C. Bonar, C. Foster, E. Gamble.—Sugar Land: Over 6 Industrial Claims—\$634.—Sweetwater: J. Thompson, Ella Vinson.—Teague: J. Layton, R. Sewell, A. Watson, J. Withrow.—Three Rivers: Victoria Arrasala, Anna Tyer.—Timpson: S. McCarty, T. Rutherford, A. Wigley.—Trinity: Rev. J. Harrington, Esther Rainwater.—Troup: J. Hale, D. Elliott.

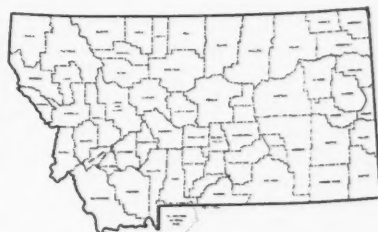
●Uvalde: M. Langford, J. Shope, Over 24 Industrial Claims—\$1,663.—Weatherford: Over 8 Industrial Claims—\$2,561.—Wellington: G. Aduddell, N. Cudd, W. Estes, A. Parker, E. Wells.—West: J. Archer, J. Polasek, H. Syacek.—Wetmore: P. Bechtold, P. Ludwig, O. Ruetz, A. Abendroth.—Wharton: P. Alpard, F. Chamberlain, T. Emory.—White Deer: J. Oshborne, A. Smith, S. Smoot.—Winters: Guston, Lena Harper, G. Rosson.—Woodboro: Dr. W. Dodson, Agnes Regan.—Wortham: A. Holton, T. Simmons, W. Wilson.—Yoakum: F. Beck, I. Gaissert, J. McFadden, H. Pechacek, C. Vrazel.

MONTANA

Total Payments \$8,300,000
Rank in Payments 40th
Rank in Population 40th
Payments Per Capita \$14.83
Ratio to National Per Capita
Insurance Payment691

Ordinary life insurance in force \$274,727,000 on 139,668 policies or \$491 per capita. Average size of policy in force \$1,967, average new policy sold in 1941 \$1,770; volume sold \$22,520,000.

The \$8,300,000 in life insurance money



paid to residents of Montana in 1941 exceeded the \$8,052,964 in W. P. A. payments in the state for the fiscal year, was sixteen times the \$503,888 in P. W. A. grants, was two-thirds of the federal agricultural adjustment program payments of \$12,329,150 and over three times the \$2,416,557 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments exceeded the \$4,911,783 in income and excess profits taxes collected in Montana.

(For towns with fewer claims see end of list)

ANACONDA—\$96,000

John Cavanaugh, Owen McGovern, John Ryan, Margaret O'Connor, Michael Smith.

BILLINGS—\$401,000

Chas. Braves, Arthur Brown (att.), Frank Connelly, Frank Cousins, Emil Ellison, Thos. Hurley, Lee McGowan, Harry Marlow, Arthur Pingrey, Clem Spencer, Dr. Lawrence Stevens, Frank Thompson, Louis Turner.

BOZEMAN—\$115,000

Matt Arts, Peter Decker, Frederick Enders, Myron Ferris, John Hines (realtor), Oscar Keyes, J. Robertson.

BUTE—\$930,000

Wm. Estabrook, John Gillie, Malcolm Gillis, Clarence Good, Mildred Gregg, James Holland, Maurice Kiely, John Kroffanz, Humphrey Lynch, Theodore Marceau, Arthur Mitchell, Bridget Murphy, Gustaf Persson, Michael Rowan, Chas. Sandblom, Axel Sandstrom, Christian Schwartz, Schiller Sorenson, Nellie Sullivan, Sarah Thomas, Peter Tobin, Cornelius Twomey, Thos. Williams.

GREAT FALLS—\$670,000

Benjamin Bryson, Carl Hamrell, Priscilla Hansen, John Healow, John Kujick, Claude Leach, Vernon May, John Patton (feed mill owner), Michael Schwerdt, Louis Skala, Geo. Stanton.

HELENA—\$374,000

Jacob Baumbauer, John Brown, Dr. Ranney Lyman, James Nolan, Dr. Harry Peck, Clyde Phillips, Earl Smith,

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1941.

Montana—Continued

Stephen Sullivan, Henry Swain (Mont. University exec.), Edwin Thomas.

MISSOULA—\$398,000

Henry Barnett, Chas. Dool, Wm. Haley, Jan Kreycik, James Murphy, Athalbert Puyear, Wm. Rathbun, Wm. Rehmer, Franklin Smith, Otto Taylor, Arthur Wright.

OTHER MONTANA TOWNS—\$1,365,000 (Partial List)

●Augusta: M. Taylor. ●Basin: L. Sponheim.—Belgrade: D. Avery.—Bigfork: S. Marken.—Burns: N. Lininger. ●Chinook: L. Blackwood, J. Ryan.—Chateau: D. Newman.—Columbus: P. Harson.—Jean Ragsdale.—Conrad: R. Corry, A. Gemar, F. Stuart, Jr.—Corvallis: Lenore Cobb, R. Stanley.—Creston: G. DeYoung, G. Robocker.—Cut Bank: O. Styve.

●Denton: W. Evers.—Dillon: M. Henneberry.—Divide: E. McKenzie.—Drummond: V. Morse.—Dutton: T. Johnson.—Edgar: C. Boyle.—Fromberg: C. Buzzetti (ins.). ●Glasgow: G. Hammerness, Dr. M. Hoyt, R. Young.—Glendive: M. Culver. ●Hamilton: Dr. H. Browning.—Hayre: M. Hockett, J. Jensen.—Huntley: T. Shobotham (druggist). ●Kirey: Irene Penson. ●Laurel: T. Click, J. Coombs, M. Gaglio, C. Hurzier.—Lavina: T. Hunt.—Lewistown: Isabelle Baumgartner, J. Gretencort, G. Henry, A. Maxeimer, A. Moravetz, T. Pittman (enr.).—Livingston: W. Gallagher, Mary Holcomb, F. Schlavin. ●Manhattan: Rev. R. Newman.—Mizpah: C. Todd (rancher).—Myers: P. Guthridge. ●Nashua: J. Smith.

●Pablo: O. Kolb.—Pendroy: C. Shawver.—Polson: Margaret Healey, L. Leslie.—Poplar: S. Hanson. ●Red Lodge: H. Bowman, F. Gebo.—Roundup: J. Bunker.—Rozeman: R. Roman. ●Shawmut: H. Nygard (rancher).—Sidney: W. Cameron (postmaster).—C. Nutter. ●Thompson Falls: B. Saint. ●Valley: A. Hullinger, J. Miller.—Vaughn: H. Hansen. ●Walkerville: H. Hockaday.—West Yellowstone: J. Newman, R. Rundell.—Whitefish: L. Shaffer.—Whitehall: C. Foote, T. Sullivan.—Wilborn: S. Moore (mining enr.).—Windham: M. Martin, H. Rogers.

WYOMING

Total Payments \$3,000,000
Rank in Payments 48th
Rank in Population 48th
Payments Per Capita \$11.54
Ratio to National Per Capita
Insurance Payment538

Ordinary life insurance in force \$130,884,000 on 64,570 policies or \$522 per capita. Average size of policy in force \$2,027, average new policy sold in 1941 \$1,954; volume sold \$12,566,000.

The \$3,000,000 in life insurance money paid to residents of Wyoming in 1941, exceeded the \$1,944,804 in W. P. A. payments in the state for the fiscal year, was twenty times the \$140,145 in P. W. A. grants, almost equaled the federal agricultural adjustment program payments of \$3,831,054, and was three times the \$945,455 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments exceeded the \$2,372,770 in income and excess profits taxes collected in Wyoming.

(For towns with fewer claims see end of list)

CASPER—\$315,000

Geo. Blain, Maud Braddy, Clifford Hodges, George Hoover, James Jean, Cyril Jones, James Lintz, William Rice, Atlee Riker.

CHEYENNE—\$340,000

Leland Calberg, Henry Colburn (att.), Eugene Crowley, Ray Edward, Mary Keating, Helen Kline, Ray Henderson, Arthur Monk, Karoline Proctor, Frederick Roedel.

DOUGLAS—\$38,000

Thomas Crouse, Carl Johnson, Rose Nielsen.

LARAMIE—\$195,000

Arthur Johnson, Albert McColough, Walter Martin, Bernard Morgan.

LOVELL—\$35,000

Ira Call, Grover Threet, Emelia Wegner.

POWELL—\$50,000

Eugene Christensen, Clarence Derry, James Hawthorne, George Slater, John Stumph.

Names in each town are only a partial list of claims paid during 1941.

STATE OF MONTANA

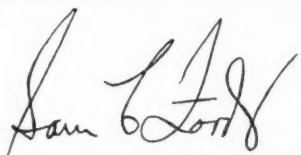
Office of the Governor

Helena

The people of this section of the Union are believers in the worthwhileness of this form of security against the buffetings of fate.

As evidence of this it is necessary only to point to the fact that in 1941 the number of life insurance policies carried in Montana was increased by 3,130, with a value of \$10,320,807. At the close of that year the total number of life policies carried by our citizens was 207,644, with a value of \$344,274,791. Which, I dare assert, is not bad for a state with a population of little more than half a million.

As for myself, I have always been a firm believer in life insurance; have always carried as much as was possible, and have always counseled my friends to invest in policies to the limit of their ability. This form of protection ought to appeal with special force to the younger generation. Feeling thus, I am naturally gratified by the growth of the life insurance business in Montana.



SAM C. FORD
Governor

ROCK SPRINGS—\$140,000

Frank Crocker, Rush DeNise, Mary Radosevich.

SHERIDAN—\$110,000

Charles Champion, Bernard Heldt, George Messick, Mathilda Treager.

OTHER WYOMING TOWNS—\$505,000 (Partial List)

●Arvada: D. Rose.—Auburn: H. Burton. ●Baggs: W. Evans, Irene Morgan.—Basin: Elizabeth Bronce.—Big Piney: Pearl Berger.—Byron: Ida Jones. ●Chugwater: E. Schroeder.—Cody: T. Moore, Jr., L. Walker. ●Encampment: E. Parkison.—Evanston: J. McKinnon. ●Frannie: E. Bond.—Friedome: G. Jenkins. ●Grass Creek: Wm. Rogers. ●Green River: Wm. Lucas.—Greybull: John Gorder. ●LaGrange: O. Lovelock.—Lingle: H. Korell. ●Moorcroft: H. Campbell.—New Castle: F. Mondell. ●Rawlins: J. Christensen, Fannie McMahon.—Riverton: G. Johnson.—Rock River: G. Alkire, A. Leonard. ●Saratoga: P. Bartlett.—Seely: L. Johnson.—Story: L. Collins. ●Thermopolis: Wm. Dooner.—Torrington: C. Nelson, A. Hunter. ●Wheatland: O. Johnson.

COLORADO

Total Payments \$23,400,000
Rank in Payments 30th
Rank in Population 33rd
Payments Per Capita \$20.83
Ratio to National Per Capita
Insurance Payment971



Ordinary life insurance in force \$701,494,000 on 365,933 policies or \$624 per capita. Average size of policy in force \$1,917, average new policy sold in 1941 \$1,695; volume sold \$60,029,000.

The \$23,400,000 in life insurance money paid to the residents of Colorado in 1941 exceeded the \$14,276,316 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$814,927 in P. W. A. grants, was more than double the federal agricultural adjustment program pay-

ments of \$10,221,019 and more than double the \$9,177,027 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were more than the \$17,708,252 in income and excess profits taxes collected in Colorado and were fifteen percent of the \$161,790,000 cash income from farm products.

(For towns with fewer claims see end of list)

ALAMOSA—\$85,000

Mary Lujan, Lola Mullings, Alfredo Vigil.

BOULDER—\$244,000

Thom. Hixson, Wm. LeVeque, Sarah Shickley, Wm. Specht, Charles Young, Oscar Yarger.

CANON CITY—\$166,000

Frank Daw, Jos. Haigh (exec.), Josephine Hichman, James Hood, Clarence Ipson, Wm. McKinstry (Elks Club House mgr.).

COLORADO SPRINGS—\$757,000

Over 39 Ordinary Claims
Wyatt Alsbury, George Bartlett, Carmen Cote, Daniel Crowell, Wilbur Ellison, Mary Huffman, Charles Krueger, Barbara McBroom, Herrick McLeod, Frank Marcroft, Glenn Nelson, Trellan Nowels, George Pauly, Wanda Pleines, Merton Stubbs, Harold Whitecar.

DENVER—\$8,841,000

Life insurance payments averaged \$102 per family and were 31 percent of annual food sales in the city. They represent 63 percent of the aver-

age wages paid by manufacturers operating in the city.

Life insurance payments over a 20 year period equal the city's annual retail trade volume and over a 5 year period equal the total savings bank deposits in the city.

Over 378 Ordinary Claims
CLAIMS BY AMOUNTS:

2—	\$100,000 or over
7—	25,000 to \$50,000
27—	10,000 to 25,000
29—	5,000 to 10,000
84—	3,000 to 5,000
72—	2,000; 147—\$1,000

Jos. Anderson, Robert Oxford, Richard Barnes (real estate), Michael Barrett, Benjamin Barton, David Bayne, James Beckley, Horace Bennett, Richard Boldt, Charles Bone, LeRoy Bowers (tailor), Elmer Brightman, Peder Brink, Karl Buck (sales mgr. Quaker Oil Co.), David Burnett, David Butz, James Cameron, Charles Carroll, Ralph Chalmers (chiropractor), Walter Chilton, Charles Clark, Jos. Cope, Alfred Cronberg, James Davis (druggist), Howard Day (veterinary), Oliver Dean (asst. atty. gen.), Gilbert Dearing, Jerome Dechant, David Duncan, Dean Eccles, Frank Fallon, Jone Fine (atty.), Jacob Finer, George Fitchett, Wm. Fleming, Alonzo Francis (veterinarian), Charles Frazier, Lena Glasier, Dr. Lawrence Gwinn, Ford Haley, Robt. Hall, Gavin Hamilton (pres. Hamilton & Gleason Co.), Robt. Hamilton (statistician), John Heckel, Eva Herman, Chas. Hood, Wm. Hopkins.

Edmund Inskeep, Ira Irvin, Sr., Morris Justman, Lewis Kellogg, Allen Larson, Harry Leeman, Abraham Levy, John MacNaughton, Ralph McFann, Mable McIntyre, Frank McLennon, Edw. Mallo, Isom Mathis, Caroline Merrill, Oscar Miller, Robt. Mooney, Carney Owens, Bruce Palmer, Floyd Patterson, George Peugh, Gerald Phillips, Fred Pickering (exec.), Leonard Pratt, Frank Randall, Hens Raum, Edw. Reagon, Olive Riemer, Sarah Rothchild, Helen Rutledge, Frankiska Ryan.

Walter Saunders, Samuel Schleisinger (merchant), Otto Schumann, Ross Scott, Albert Seidell, Robert Shannon, Henry Siegrist, Edw. Smith, Louis Springsteen, Abraham Tenenbaum, Howard Trail, Joseph Trefz, Alex. Tribelhorn, Charles Walker (pres. Walker-Buick Inc.), Nettie Walker, Jos. Warburton, Louise Williams, Charles Willson, Albert Woodhouse.

FORT COLLINS—\$271,000

John Ayres, John Currie, Carl Gepfath, Frank Montgomery, Elvid Russ, James Shields, John Walker (banker).

GRAND JUNCTION—\$118,000

Cecil Fortney, Raymond Luckett, Wm. Lutz, John Myers, Daisy Pond, Elmer Syplot.

GREELEY—\$183,000

James Beetham, John Davis, John Edgar, Laird Galle, Charles Gillespie, Dr. Wm. Harmer, Robert Martin, Grant Warner.

LONGMONT—\$165,000

Viva Bateman, Wilford Bishopp, Albery Nelson, Wm. Northrop.

PUEBLO—\$911,000

Willard Avery (dentist), Carmela Bacino, Victor Brant, James Campbell (realtor), Marie Christopher, Hudson Goure, Will Grisard, Sylvia Hulsey, Lena Leiser, Frank Reed, Dr. Wm. Rich, Ruth Zabel.

TRINIDAD—\$120,000

Cary Cawthon, Wm. Couey, Floyd Risley.

(CONTINUED ON NEXT PAGE)

STATE OF COLORADO

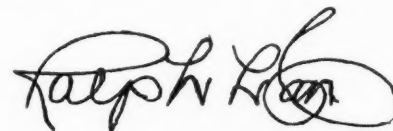
Executive Chambers

Denver

To those organizations upon which the stability of American financial conditions, the future of the American home and the happiness and security of our people depend, I extend a greeting.

Information suggests that approximately \$23,400,000 were paid to policyholders and beneficiaries under such policies in Colorado during 1941. In addition to this, they rendered inestimable service in the protection which they offered and the confidence which they inspired in the minds of our people because of their good business management and their unquestioned integrity.

To the insurance companies, the poor man's fortune-developers, I extend my heartfelt appreciation and the hope that they will continue to function and to bless the individuals and the American people as a whole.



RALPH L. CARR
Governor

Colorado—Continued

OTHER COLORADO TOWNS—\$1,473,000
(Partial list)

•Akron: R. Wenig.—Aurora: F. F. Felch, L. Kimsey.—Boulder: T. Hamilton. •Beecher Island: R. Parks.—Berthoud: L. Fagan, S. Finley.—Briggsdale: Cora Lowder.—Brighton: Mabel Ransom.—Buena Vista: W. Johnson, Cora Wills.—Burlington: J. Beardmore. •Campo: G. Craghe, P. Nidey.—Castle Rock: E. Triplett (county judge), L. Tuggle.—Center: W. Dabney, C. Edwards.—Copper Saur: J. Moorehead.—Cortez: T. Kuhre.—Craig: J. Easley, J. Johnson, Jr.—Cripple Creek: B. Huston. •De Beque: J. Bradley.—Del Norte: C. Donnen, A. Fuchs.—Delta: G. Blackley, A. Franklin, C. Nutter, C. Ray, Helen Ryan, Wm. Ryan.—Dolores: W. McCormick.—Durango: W. Bay.

•Edgewater: P. Gardner, E. Hodik.—Englewood: C. Hardy, T. Langevin, R. Love. Estes Park: D. Godfrey.—Evergreen: W. Stinnett. •Fairplay: A. Turner.—Flagler: L. Harker.—Florence: V. Simon.—Fort Lupton: S. Lafoon.—Fort Morgan: S. Baumbartner, T. Work.—Glenwood Springs: W. Wilson.—Golden: B. Barton.—Gunnison: R. Mullins.—Hartman: P. Cox.—Haxtun: D. Seger.—Hayden: E. Wagner.—Henderson: W. Link.—Holly: J. Bryce.—Holyoke: D. Lindgren, J. Tighe.—Idaho Springs: W. Fischer, H. Fleming.—Johnstown: R. Brown.—Julesburg: C. Hedlund. •Keensburg: F. Anderson, R. St. John (banker). •Laird: Fern Dowlin.—La Junta: J. Ratliff.—Lamar: J. Kilrain, P. Patterson, G. Penley, J. Saylor, W. Sharp, W. Wilson.—Las Animas: W. Cooper, I. Hale, S. Lee, W. McDowell.—Littleton: R. Perarase.—Loveland: Julia Bertelsen, J. Bruner, Wm. Daley, T. McCoughan, H. McGeorge, T. Stifel. •Mack: D. Dalton, Jr.—Manitou: C. Bohon.—Mead: A. Peters, C. Schlotterbeck.—Montrose: L. Little, M. Usarkovich.—Monte Vista: P. Getz, J. Schroeder.

•Oak Creek: C. Bergevin, H. Flaatt.—Olathe: W. Daniel, W. Smith.—Ordway: E. Adam, O. Watson.—Ovid: A. Beal. •Palisade: R. Bancroft, D. Stapleton.—Paonia: P. Hartwell. •Rifle: Carolina Scalzo, C. Southward. •Salida: W. Alexander, R. Gabardi, D. Hightower, C. Wagener (druggist).—Silverton: Dr. W. Nelson, Myrtle Slack.—Slater: J. Luksinger.—Steamboat Springs: J. Childress (atty.).—St. Mary: Blanche Rice.—Sterling: H. Alford (retired), E. Battles, F. Collom (restaurant).—W. Harris, W. Kellogg (osteopath), J. Morton, O. Yant.—Two Buttes: R. Lent. •Venren: E. Ve Buono.—Victor: H. Phillips. •Walsenburg: L. Poli, J. Sears (auto dealer).—Westminster: A. Cochran, Marion Moffett.—Wiley: J. Wilson.—Windsor: Katie Erbes, P. Lahnert, H. Rutz.—Wolhurst: H. Bennett. •Yuma: O. Rayner.

NEW MEXICO

Total Payments \$3,500,000
Rank in Payments 42nd
Rank in Population 47th
Payments Per Capita \$6.58
Ratio to National Per Capita
Insurance Payment301

Ordinary life insurance in force \$130,498,000 on 62,800 policies or \$245 per capita. Average size of policy in force \$2,078, average new policy sold in 1941 \$1,901; volume sold \$13,837,000.

The \$3,500,000 in life insurance money paid to residents of New Mexico in 1941 was almost one-half of the \$8,131,170 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$73,709 in P. W. A. grants, slightly less than the federal agricultural adjustment program

UNITED STATES SENATE

Committee on Military Affairs

It gives one a new grasp of the importance of the life insurance industry to the economy of the United States to learn that in the year 1941 life insurance payments of \$23,400,000 were made to the insured and beneficiaries in Colorado.

No one can estimate the amount of security represented in that huge total. The college educations and families held intact and unpaid bills and heartaches would fill many pages. May God bless life insurance as one of His hand maidens.



EDWIN C. JOHNSON
Colorado

payments of \$4,117,570 and more than double the \$1,329,440 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were more than the \$2,760,311 in income and excess profits taxes collected in New Mexico.

(For towns with fewer claims see end of list)

ALBUQUERQUE—\$695,000

James Abbott, Richard Anheiler, Clarence Baker, Guadalupe Chavez, James Coleman, Margaret Craighead, Virgil Harrington, John Harris, Ralph Hill, James Hurley, John Johnson, Kark Kilby, Ruby Layton, Roy McIntosh, Maurice Morgan, Pauline Myer, Avery Nye, Marion Plomteaux (pilot), Harry Potts, Wm. Reid (atty.), Treveta Rogers, Wm. Sallee, Ona Stidham, Arthur White.

BELEN—\$51,000

Jose Gabaldon, Cornelia Garcia, Emma Hilburn, Fred Scholle.

CARLSBAD—\$103,000

Lyman Gilliland (chemist), Julia Lopez, Nellie Vest, Wm. Williams.

CLAYTON—\$30,000

Milton Banerter, Aziz Carter, Anna Foster, Earl Rupp.

CLOVIS—\$161,000

Jean Frick, Guy Hockenhuil, Henry Patton (judge), Kalil Saykally (candy mfr.), A. Whiting (mgr. light & power co.).

LAS CRUCES—\$99,000

Anthony Keathley (oil mill supt.), Stuart Sims (professor), Mark Thompson (atty.).

ROSWELL—\$170,000

Francis Atkinson, Ray Levers, Melvin Stevenson, Jack Underwood.

SANTA FE—\$182,000

Raymond Bennett (surveyor), Isidor Dodds, Gaspar Gallegos, Consuelo Gutierrez, Oliver Holmes, James Lopez, Jr., Nathan Salmon (financier), James Seligman, Charles Smith, Chester Tallmadge.

TUCUMCARI—\$58,000

Herman Bonem, Dr. James Doughty, Dixie Owen, Amos Phillips, Mary Jane Schoolfield.

OTHER NEW MEXICO TOWNS—\$695,000

(Partial List)

•Alamogordo: A. Austin, J. Green, J. Hamilton.—Albert: A. Romero.—Ancho: R. Storey.—Artesia: E. Kissinger. •Bernabillo: A. Garibay. •Cerro: C. Martinez.—Deming: E. Engendorf, J. Lenoir. •East Las Vegas: G. Zummach.—Elida: Alice Acker.—Eunice: P. Houston, S. Key. •Folsom: C. Cornay. •Gallup: C. Sorrels, J. Woodfin.—Glencoe: P. Hale. •Hagerman: Dr. J. Condit, C. Curry.—Hayden: Nellie Bray.—Hobbs: B. Kolar.—Hot Springs: T. Gibson.—Hurley: Wilma Matson. •Jarales: Vivian Sanchez.—Las Vegas: Nellie Jeffrays, M. Montoya.— Lordsburg: B. Scott. •Madrid: J. Conant.—Magdalena: J. Sanchez.—Monument: B. Culp.—Mora: Luisita Martinez.—Mosquero: Ninabelle Trullio. •Park View: Agapito Olivias.—Portales: A. Ribble. •Regina: E. Penka. •Silver City: G. Hay, Jr.—Tatum: W. Dickinson.—Texico: B. Bullock.—Tucuceti: E. Hill. •Vaughn: J. Burguete. •Wagon Mound: H. Wallenhorst.

IDAHO

Total Payments \$4,700,000
Rank in Payments 45th
Rank in Population 43rd
Payments Per Capita \$8.95
Ratio to National Per Capita
Insurance Payment417

Ordinary life insurance in force \$201,370,000 on 108,205 policies or \$384 per capita. Average size of policy in force \$1,861, average new policy sold in 1941 \$1,858; volume sold \$18,674,000.

The \$4,700,000 in life insurance money paid to the residents of Idaho in 1941 was about four-fifths of the \$5,876,486 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$74,587 in P. W. A. grants, was two-thirds of the federal agricultural adjustment program payments of \$7,086,892 and double the \$2,352,115 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments exceeded the \$3,458,111 in income and excess profits taxes collected in Idaho.

(For towns with fewer claims see end of list)

BOISE—\$688,000

Orlando Bacon, Lyell Bruegger, Nicholas Buckler, Eugene Burnam, Jay Carr (rancher), Herbert Cleaver, Dean Driscoll (atty.), Kenneth Harvey (U. S. Army), Thomas Muruaga (retired), LaFayette Parsons (State Chamber of Commerce Sec'y), Curtis Pike, Frank Popa, Harry Prior, Cleland Sullivan, Roy Walker (exec.).

BUHL—\$51,000

Henry Herman (ins.), Ruzena Makovsky, Edward Shark.

BURLEY—\$73,000

Vida Haight, Jos. Payne, Clemence Scheul, Landsmer Warren, George Yates.

COEUR D'ALENE—\$95,000

Everett Dallas, Fred Gravin, Harry Nycum (contractor).

IDAHO FALLS—\$227,000

Anthony Blair, Elgin Burke, John Exster, Frank Finnegan, Wm. Hersley, Samuel Johnson, Frank Jordan, Henry Payne, George Pope, Guy Roberts.

JEROME—\$46,000

Harvey Coggins, Frank Daley (hardware), James Knott, Wm. Shannon.

LEWISTON—\$144,000

Lewis Baird, Wm. Jensen (atty.), Josephine Tannahill.

NAMP—\$128,000

Ansfred Anderson, Clarence Brown, Edgar Collins (contractor), Frank Panek, Albert Rohan, Leonard Woodman.

POCATELLO—\$250,000

Birdwell Finlayson (contractor), Charles Peterman, Clarence Wilson, Ida Wright.

TWIN FALLS—\$186,000

James Barnhart, Neil Jensen, Edward Moran, Arthur Peavey, Jr., James Sinclair, Lawrence Stumpf.

OTHER IDAHO TOWNS—\$405,000

(Partial List)

•Aberdeen: M. MacKennoa. •Banida: H. Geddes.—Blackfoot: Verna Bowman, Ella Powell. •Caldwell: J. Sims. •Cottonwood: J. Engel.—Council: Wm. Lemon. •Driggs: M. Sheets. •Eagle: J. Harris.—Eden: O. Yost.—Emmett: J. Guthrie, A. Little.—Franklin: H. Hawkes. •Genesee: C. Scharnholt.—Grangeville: J. Bryne, C. Holt. •Homedale: J. Eubank. •Ketchum: C. Barber.—Kingsdon: J. Avery (mill owner). •Malad City: T. Wooley.—Meridian: L. Allumbaugh, H. Walker.—Midvale: W. Hopper.—Moscow: Alice Salter, E. Stallings. •New Plymouth: W. Little.—Nex Perce: W. Payne. •Orofino: G. McDougall. •Rigby: W. Adams.—Roselake: G. Wick.—Rupert: Margaret Scholer, M. Witnah. •Shelley: E. Cox.—Shoup: V. Smith.—Soda Springs: D. Lau.—Springfield: Ella Gutting. •Tray: W. Driscoll. •Victor: G. Woolstenhulme. •Wallace: J. Hall (mining engr.), J. Lowry.

NEVADA

Total Payments \$2,100,000
Rank in Payments 49th
Rank in Population 49th
Payments Per Capita \$19.00
Ratio to National Per Capita
Insurance Payment885

Ordinary life insurance in force \$59,286,000 on 25,175 policies or \$538 per capita. Average size of policy in force \$2,355, average new policy sold in 1941 \$2,252; volume sold \$6,148,000.

The \$2,100,000 in life insurance money paid to residents of Nevada in 1941 exceeded the \$1,379,277 in W. P. A. payments in the state for the fiscal year, was many times the \$13,315 in P. W. A. grants, nine times the federal agricultural adjustment program payments of \$247,803 and over three times the \$650,353 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were almost one-half the \$5,043,872 in income and excess profits taxes collected in Nevada and were about one-eighth the \$16,768,000 cash income from farm products.

(For towns with fewer claims see end of list)

ELY—\$66,000

G. Caviglia, Wm. Geraghty, Stanley Herington, Frank McManus, Rev. Hugo Meisekothen.

FALLON—\$25,000

Ernest Loring, Albert Mustard, Franklin Stewart.

RENO—\$452,000

John Ciochese, Louis Cohn, Norman Ericson, Wm. Gardiner, Edmund Hook, Keith Leonard, Harvey Majors (restaurant), Romolo Paletti, Leland Reese, August Schadler, Carl Thieme, Martin Villanueva, Chas. Washburn, Joe Waterhouse.

OTHER NEVADA TOWNS—\$280,000

(Partial List)

•Battle Mountain: W. Ivey.—Boulder City: A. Tonningsen, G. Walter. •Caliente: L. Gonawdy. •Elko: L. Eyler, Beatrice Marquardt. •Jarbridge: K. Wilkinson. •Las Vegas: P. Young. Lovelock: C. Chapman (sheriff).—Lund: D. Gardner. •McDermitt: J. Ugarriza. •Midas: L. Pursell. •Nelson: H. Burgess, E. Caudill. •Paradise Valley: J. Harvey.—Pioche: L. Stephens. •Ruby Valley: Elizabeth Dada. •Smith: G. Lincott. •Virginia City: A. Collett.

Names in each town are only a partial list of claims paid during 1941.

PAYMENTS IN MOUNTAIN STATES
IN 1941

Life Insurance	\$55,700,000
W. P. A. Payments	\$53,231,658
Income and Excess Profits Taxes	\$45,331,391
Farm Products Cash Income	\$710,870,000
Federal Agricultural Adjustment Payments	\$44,287,682
Interest, Dividends, Rents and Royalties	\$219,000,000
P. W. A. grants	\$1,918,033
Ordinary insurance in force	\$1,977,722,000
Number of policies	1,008,697
Per capita in force	\$476
Average policy in force	\$1,967
Average new policy sold in 1941	\$1,803, volume sold
Payments under Social security act (fiscal year 1941)	\$22,767,758
Population	4,150,003

STATE OF IDAHO
Office of the Governor
Boise

I am a great believer in insurance. It furnishes security for one while living; it makes one live longer because he grows old without worry about what is going to happen when he is too old to contribute to the support of himself and family, or what is going to happen to his loved ones when he passes out of this life. In other words, it spells safety for the individual in old age and safety to the ones he leaves behind.

The amount contributed to the citizens of my state by insurance companies has added materially to the welfare of the state by having such a great number protected by insurance. I wish it were possible for everyone to have this security for himself and family.

Chase A. Clark

CHASE A. CLARK
Governor

UTAH

Total Payments\$6,300,000
Rank in Payments.....42nd
Rank in Population.....41st
Payments Per Capita.....\$11.46
Ratio to National Per Capita
Insurance Payment534

Ordinary life insurance in force \$299,479,000 on 169,389 policies or \$544 per capita. Average size of policy in force \$1,768, average new policy sold in 1941 \$1,654; volume sold \$31,894,000.

The \$6,300,000 in life insurance money paid to residents of Utah in 1941 almost equaled the \$7,683,819 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$212,650 in P. W. A. grants, more than doubled the federal agricultural adjustment program payments of \$2,827,659 and was nearly double the \$3,332,679 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were more than the \$5,565,278 in income and excess profits taxes collected in Utah and were ten percent of the \$61,388,000 cash income from farm products.

(For towns with fewer claims see end of list)

LOGAN—\$90,000

Wm. Doney, Harry Farr, Lorin Haws, Chas. Humphreys (civil engr.), H. Hill.

MIDVALE—\$40,000

Wm. Griffin, Ricey Jones, Geo. Steadman.

MURRAY—\$95,000

Kenneth Luman, Leland Wattis.

OGDEN—\$430,000

Isaac Arthur, Clarence Blessing, Wm. Butler, Fred Chambers (ins.), Geo. Evans, Adam Farber, Frederick Feikert, Faye Gudmundson, Thos. Jordan, Frank Nichols, Parley Passey, Lowell Redfield.

PARK CITY—\$38,000

John Barry, Wm. Koivula, Alfred Orton.

PROVO—\$190,000

Harvey Booth, Ralph Hundley, Levar Marsing, Parley Peterson, Peter Peterson, Arnold Robison (physician), Edwin Stephenson.

SALT LAKE CITY—\$2,360,000

Life insurance payments averaged \$69 per family and were 21 percent of annual food sales in the city.

Over a 33 year period they equal the city's annual retail trade volume and over a 16½ year period equal the total savings bank deposits in the city.

Over 116 Ordinary Claims

Thos. Alston, Francis Armour, Clarence Baird (atty.), Gilbert Bennett, John Boles, Robert Brown, Wm. Cole, Jeremiah Cotter, Joachim Dupree, Lyman Daines, Anthony Elden, Wm. Folland, Oscar Groshell, Clarence Hall, Robert Hampton, Earle Hoggard, Harry Hurt, Wayne Lundeborg, Duncan MacVichie, Chas. McSwine, John Missoris, David Moench, Herman Munz, Earl Ogden, Dr. Wm. Paine, Augustus Reeser, Percy Saville, Leo Sharp, Walter Smith, Dr. Hugh Sprague, Nathaniel Thorstenberg, Richard Trostler, David Unsworth, Ernest Wallberg.

SPRINGVILLE—\$68,000

Della Dunn, Richard Holley, Keller Penrod.

OTHER UTAH TOWNS—\$640,000 (Partial List)

•Aurora: G. Curtis. •Bicknell: B. Baker.—Bingham Canyon: Fanny Johnson, L. Pra.—Brigham City: R. Davis. •Cedar City: W. Corry, Jr., J. Fuller.—Central: R. Hunt.—Corinne: J. Blakey. •Ephraim: O. Allred, L. Anderson. •Farmington: G. Anderson, G. Clark. •Grantsville: L. Roberts. •Heber: A. Calderwood, F. Johnson.—Holden: R. Nixon.—Huntsville: E. Grow.—Hyrum: M. Fallows. •Mammoth: L. Larsen.—Mapleton: V. Whiting.—Milford: R. Stewart.—Moroni: Dr. H. Dice.—Mt. Pleasant: J. Meyrick. •Panguitch: F. Henderson.—Paradise: E. Hatch.—Payson: E. Dunn, Ruth Fraser.—Petersburg: C. Barker.—Price: A. Gigikalakis. •Richfield: C. Littlewood.—Richmond: D. Larsen.—Roosevelt: G. Larsen. •Salina: L. Gates.—Scipio: M. Monroe.—Sigurd: R. Sevy.—Soldier Summit: G. Jackson.—Spanish Fork: Dr. J. Hughes. •Trenton: J. Orvin. •Woods Cross: P. Roberts.

UNITED STATES SENATE
Committee on Education and Labor

I have always been a supporter of insurance and I believe that the American system of life depends upon the simple concept of thrift more than any one thing. Savings accounts and insurance in all forms teach the worth of thrift. Our greatest national problem is still poverty. If we can overcome the low levels of existence which so many of our people seem forced to endure, then most of our national problems will vanish. There is no genuine freedom without freedom from want and freedom from fear. I wish every person in Utah could afford and have an insurance policy.

Albert D. Thomas

ELBERT D. THOMAS
Utah

ARIZONA

Total Payments\$4,400,000
Rank in Payments.....46th
Rank in Population.....44th
Payments Per Capita.....\$8.81
Ratio to National Per Capita
Insurance Payment411

Ordinary life insurance in force \$179,984,000 on 72,957 policies or \$361 per capita. Average size of policy in force \$2,467, average new policy sold in 1941 \$2,249; volume sold \$17,547,000.

The \$4,400,000 in life insurance money paid to Arizonians in 1941 was about two-thirds of the \$5,886,822 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$84,812 in P. W. A. grants, was more than the federal agricultural adjustment program payments of \$3,626,535 and exceeded the \$2,555,132 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were more than the \$3,511,014 in income and excess profits taxes collected in Arizona.

(For towns with fewer claims see end of list)

PHOENIX—\$996,000

Over 67 Ordinary Claims
Over 117 Industrial Claims—\$15,161
Claude Brashears, Ivan Comer, Abner Cooper, Jr., Anthony Fixaris, Philip Freed (furrier), Mary Galambos, John Goodson (retired), Rufus Gunter, Elisabeth Hart, Ernest Haskins, Grady Holton, Edwin Hughes, Christian Jacobs, Harry Karnofsky, Julia Kelly, Frank King, Edward Koppen (civil engr.), Frederick Kruse, Charles Mulford, Edward Murphy, Charles Price (deputy co. treas.), Egbert Robbins, Joseph Seeger, Constance Shipp, Ada Smith, William Sprietsma, Edward Stickel, Harry Sullivan, William Tripp, Cary Vanderford (concrete pipe mfr.), Christopher Walmisley.

TUCSON—\$586,000

Over 38 Ordinary Claims
Alexander E. Bard (dentist), Edgar Benning (army off.), John Buchanan, Walter Chaffin, Walter Easty, George Frantz (landscaper) Wm. Hanscom, Wm. Herbstriet (exec.), Dr. Hyman Iola, Milton Johnston, Frank Kna (druggist), Areli Overpeck (mining engr.), Rose Pickart, Robert Rowell (rancher), Richard Rush, Harry Tate, Alejandro Valdez, Francisco Valdez, Dr. Frederick VanBuren, Fred Williams (broker), Fannie Young.

OTHER ARIZONA TOWNS—\$902,000 (Partial List)

•Bowie: M. Bouck.—Buckeye: L. Marshal. •Casa Grande: M. Courtwright, E. Spanghel.—Chandler: J. Stevens.—Clarksdale: J. Konohue.—Cochise: Lucy Barnes. •Douglas: Dr. Z. Causey. •Flagstaff: J. Tarrence, Wm. Wallace. •Glen-dale: C. Novis.—Globe: G. Johnson.—Grand Canyon: H. Hall. •Klondyke: H. Lackner. •Lowell: W. Penrod.—Lupton: W. Burton. •Miami: V. Brown, A. Sherman (hotel owner). •Peach Springs: J. Feinstein.—Peoria: J. Elorga.—Rock Springs: Lena Brown. •St. Michaels: Thom. Frazer. Seligman: P. Toal.—Superior: J. Casagj.—Tempe: J. Tracy (produce shipper). •Warren: G. Brooks.—Whipple: R. Keeney.—Wickenburg: J. Harris.—Williams: Dr. C. Jeffries, G. Riggs.—Winslow: F. Harry, G. Miller. •Yuma: R. Struve.

WASHINGTON

Total Payments\$29,600,000
Rank in Payments.....22nd
Rank in Population.....30th
Payments Per Capita.....\$17.02
Ratio to National Per Capita
Insurance Payment793

Ordinary life insurance in force \$1,080,422,000 on 516,454 policies or \$622 per capita. Average size of policy in force \$2,092, average new policy sold in 1941 \$2,082; volume sold \$112,541,000.

The \$29,600,000 in life insurance money paid to Washingtonians in 1941 exceeded the \$19,190,926 in W. P. A. payments in the state for the fiscal year, was ten times the \$2,839,526 in P. W. A. grants, over four times the federal agricultural adjustment program payments of \$6,494,507 and three times the \$9,773,450 in federal payments to the state under the social security act, thus demonstrating the

Life Insurance Reserve Accomplishes Many Things

UTAH—Mr. T. was a mining man, and had many successes and many reverses. He was a believer in insurance and in the days of good business always saw to it that one of the first safety measures he employed was an investment in life insurance—usually endowment insurance. In the day then that the lode of ore was lost or dwindled or the market was poor or production too great his family weathered the loss of income from the mine by means of the backlog of insurance. During his life three children had college educations even in depressed mining times by means of the insurance reserve. One daughter was unfortunate enough to become afflicted with inflammatory rheumatism and she was sent to a sanatorium and given a long trip afterwards through the savings in an insurance policy and this came at a time when Mr. T's business required all the credit at the bank that could be given.

Mr. T. himself had many trips while he was living, made possible by endowment insurance policies having been paid. At his death the proceeds of the policies then in force more than paid for the entire expenses for his last bed-ridden year when the services of a trained nurse were necessary most of the time. They also paid for his burial and have made it possible for Mrs. T. to have cash when cash was needed without sacrificing securities. Mr. T. made many, many times the amount of money that he ever put into insurance, but the pleasant highlights of his life and the nice things he was able to do for others—those things by which he will be remembered—were in the main brought about by life insurance.—R. D.

importance of life insurance's contribution to the economic security of the state.



Life insurance payments were more than the \$27,764,054 in income and excess profits taxes collected in Washington.

(For towns with fewer claims see end of list)

AUBURN—\$61,000

Orville Elliott, James Lemar, Hugh Leslie.

BELLINGHAM—\$354,000

Hines Bartleson, Jessie Grant, Alfred Lokness, Geo. Miller, James Owen, Arthur Woods (banker), Anton Zender.

BREMERTON—\$196,000

Arthur Bergquist, Wm. Butterfield, Alvyn Croxton, James Leary, Leo Oulette, Frank Palmer, Rev. John Phillips, Lester Thompson, Henry Wintermute, Wm. Young.

ELLENBURG—\$110,000

Harry Block, Leonard Boice, Ralph Wilson, Fred Wippel.

EVERETT—\$460,000

Wm. Call, James Gully, Harman

(CONTINUED ON NEXT PAGE)

"Proved to Be the Best Investment in Our Estate"

WASHINGTON—Insurance has proven to be the best investment in our estate and one of the few which has not suffered a great deal through market fluctuations and speculations. Our family and close friends all have had a chance to see that insurance is one of the safest and finest methods for the building of one's estate. A portion of the insurance is arranged to pay an income, while some is being held at interest by the insurance company as an investment in lieu of any other better possibilities of investment at the present time.—Mrs. M. C. S.

Names in each town are only a partial list of claims paid during 1941.

PAYMENTS IN PACIFIC COAST STATES IN 1941

Life Insurance	\$203,600,000
W. P. A. Payments	\$96,165,603
Income and Excess Profits Taxes	\$220,772,165
Farm Products Cash Income	\$1,196,110,000
Federal Agricultural Adjustment Payments	\$31,659,806
Interest, Dividends, Rents and Royalties	\$1,125,000,000
P. W. A. grants	\$6,729,163
Ordinary insurance in force	\$6,474,916,000
Number of policies	2,934,668
Per capita in force	\$665
Average policy in force	\$2,208
Average new policy sold in 1941	\$2,072, volume sold \$644,950,000
Payments under Social security act (fiscal year 1941)	\$60,670,967
Population	9,733,262

Washington—Continued

Rhoads, Maurice Schumacher, Henry Siler.

KELSO—\$105,000

Frank Jenkins, Fern Leach, Dell Stoner.

OLYMPIA—\$315,000

August Anderson, Arthur Caton, Fred Chambers, Evert Dahl, Mark Ewald (pres. Olympia Canning Co.), Asa Hutson, Edward McCracken, Louis Ramberg, Matsutaro Tahara, Samuel Willey.

FULLMAN—\$161,000

Karl Allen, Hubert Carpenter, Herbert Diebel, Ray Emerson, Edgar Phillips.

SEATTLE—\$10,465,000

Life insurance payments averaged \$103 per family and were 36 percent of annual food sales in the city.

They represent 36 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 19½ year period equal the city's annual retail trade volume and over an 18 year period equal the total savings bank deposits in the city.

Over 356 Ordinary Claims
Over 49 Industrial Claims—\$12,182

CLAIMS BY AMOUNTS:

1—\$250,000 or over
2—50,000 to \$250,000
5—25,000 to 50,000
31—10,000 to 25,000
48—5,000 to 10,000
77—3,000 to 5,000
81—2,000; 141—1,000

James Angle, Ivan Barker, Alfred Bergman, Russell Black, Clarence Blathan (newspaper publisher), Geo. Blum, Ralph Bull (ins.), John Cadigan (ins.), Geo. Carlson, Ernest Carter, Geo. Chandler, Hugh Cochran, Harry Coleman, Chas. Corbin (ins.), Savine Craft, Nathaniel Davis, Ward Duncan, Albert Edwards (exec.), Bernard Edwards, Emil Erickson, Oscar Erickson, Peter Erlandsen, Chas. Fitton, Jr., Max Fritz, Robert Fletcher, Clyde Forbes, John Foreman, Wm. Gardiner, Jr., Geo. Gaston, Jeremiah Giffin, Ralph Goldberg, Eric Granneberg, John Guberlet, Wm. Hackstrom (engr.), John Hanser, Halfton Hanson, Edward Harding, Chas. Hart, Geo. Hayes (atty.), Harry Heller, John Hemrich, Abner Hendrickson, Ray Hinchman, Rev. Fritz Hjelm, Carl Hoge, Chas.

Best Investment, Forces One to Save Regularly

WASHINGTON—My late husband carried \$6,500 life insurance; all three companies paid claims promptly. We often found it difficult, when business was quiet or much illness came to us, to keep this paid but we sometimes borrowed from the company to pay our way; not only premiums but also to help us in other ways.

My husband's illness was long and costly. I am wondering how the expenses could have been paid were it not for the life insurance. I do not owe any bills; also paid the mortgage on my home and have a small sum in the savings bank all due to life insurance.

My opinion is that life insurance is the best investment. Our experience has been that we always found some way to pay the premiums, but we would not have thought it possible to save that amount in other ways.—Mrs. E. H.

Names in each town are only a partial list of claims paid during 1941.

YAKIMA—\$578,000

Anton Anderson, Clarence Baker (exec.), Henry Broten, Amy Coon, Thos. Deane, Guy Eddy, Frederick Hawkins, Robert Immele, Walter Kapp, Geo. McCaulay, John Rounds, Edward Walden, Fred Woodington.

OTHER WASHINGTON TOWNS—\$3,160,000 (Partial List)

•Aberdeen: J. Morrison.—Almira: F. Hyde.—Amber: A. Howe.—Anacortes: A. Benson, V. Rademacher. •Bellevue: W. Bilger.—Benton: J. Cordell.—Blaine: F. Jones, J. Sigurdsson.—Burlington: A. Gerriets, J. Kerber. •Camas: C. Harris.—Castle Rock: F. Warren.—Centralia: Elizabeth, G. Ingram.—Cheney: E. Hansen.—Chewelah: Ida, Oman.—Clayton: F. Goodrich.—Colfax: Anna Hofer, O. Vandever. •Dayton: W. Dunning.—Del Rio: J. McKee. •Eatonville: M. Christensen.—Edmonds: Frances Kleider, G. McClellan.—Enumclaw: A. Johansen, N. Storbo.—Everson: J. Lawrence.

•Farmington: M. Nordan.—Ferndale: L. Sobzak.—Fort Lewis: L. Dekker. •Goldendale: W. Nickerson.—Grand Coulee: O. Offield.—Granite Falls: A. Howarth.—Greenacres: H. Baum, Grace Stiles.—Hanford: Ida Hartman.—Harrah: O. Mau.—Index: W. Ulrich.—Issaquah: T. Ambrose, L. Avery. •Kahlotus: R. McKibben.—Kent: G. Lowery.—Kilron: Fern Leach.—Kittitas: R. Dormer. •Lacenter: M. Rhine.—La Crosse: V. Hubbard.—Lake Stevens: E. Erickson.—Longview: N. Peasley.—Lynden: A. Elsner, H. Spaan.—Metaline Falls: G. Samms, A. Shaw. •Naches: H. McKean.—Napavine: W. Wells.

•Oak Harbor: J. Pratt.—Opportunity: J. Walters, G. Pierce. •Palouse: C. Mecklem.—Pe Ell: J. Drewiak.—Pinehurst: G. Hunter.—Pomeroy: N. Geiger, A. Gentry.—Port Orchard: W. Jeslin.—Prosser: R. Small.—Renton: S. Smyth.—Republic: C. Bradford.—Rockport: C. Gifford. •Selah: W. McGonagle.—Sequim: S. Butler, C. Fritz.—Shelton: O. Carlson.—Steptoe: H. Blackburn.—Sumas: R. Caldwell.—Sunnyside: W. Bond, A. Woodward. •Tekoa: D. Troyer.—Thornnton: W. Black.—Toledo: W. Lyon. •Vader: Catherine Bannon. •Wapato: G. Frisbie.—Wenatchee: M. Neubauer, T. Ross.—Wilbur: P. Bump.—Winlock: F. Ness. •Zillah: J. Bartley.

One and Only Investment for Peace of Mind

WASHINGTON—Frankly, I think life insurance is the one and only investment for the peace of mind and security of the insured as well as the beneficiaries.

We were not able to have a savings account. With buying a home, raising a family and living up to the standard we had set for ourselves, we had little left. But life insurance is as good as a savings account. When the occasion arose for extra money we were able to borrow on it.

As we took on an obligation my husband bought additional insurance to cover that amount, feeling secure, knowing if anything happened, our children's education would be assured and we would not lose our home. As they grew older and finished college and the other obligations were met, we dropped the extra insurance, holding our main policies. Our largest policy contained a total disability clause, which was a God-send. When my husband was taken suddenly ill and had to give up entirely, his mind was at rest, which enabled him to enjoy the last months without financial worries.

The head of every family should start immediately with insurance, enlarging it according to his income. Mr. B. carried policies in three different companies, the value amounting to \$20,000 against which a small percentage had been borrowed. This enabled me to pay all debts accumulated during Mr. B's illness and all bills after his passing. I cleaned up a loan and by planning economically can live comfortably without being a liability to my children. I truly believe insurance is assurance.—Mrs. L. B.

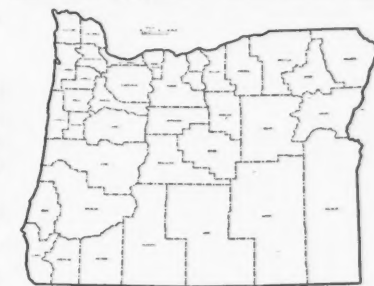
to the economic security of the state. Life insurance payments were more than

OREGON

Total Payments	\$26,600,000
Rank in Payments	25th
Rank in Population	34th
Payments Per Capita	\$24.42
Ratio to National Per Capita	
Insurance Payment	1.138

Ordinary life insurance in force \$660,266,000 on 314,113 policies or \$606 per capita. Average size of policy in force \$2,102, average new policy sold in 1941 \$2,011; volume sold \$62,818,000.

The \$26,600,000 in life insurance money paid to the residents of Oregon in 1941 was more than double the \$10,191,852 in W. P. A. payments to the state for the fiscal year, greatly exceeded the \$94,921 in P. W. A. grants, was nearly five times the federal agricultural adjustment program payments of \$5,659,814 and over six times the \$4,062,097 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution



double the \$13,006,861 in income and excess profits taxes collected in Oregon and were eighteen percent of the \$147,067,000 cash income from farm products. (For towns with fewer claims see end of list)

ASHLAND—\$80,000

Charles Cramer, Louise Osterman, Horatio Wolcott.

ASTORIA—\$205,000

Ray Caughey, Frank Meyers, Samuel Nudelman (merchant).

BAKER—\$130,000

M. Anthony, Andrew Heggie, Lyman Longstretch, Samuel McLean. (CONTINUED ON NEXT PAGE)

STATE OF NEW MEXICO

Executive Department
Santa Fe

For many years I have been a strong believer in the value of life insurance. Since I have been governor of New Mexico I have approved the enactment of bills providing group insurance for state employees engaged in non-hazardous activities and for the state police.

Insurance provides not only protection in case of death, but it is an excellent means of systematic saving.

John E. Miles

JOHN E. MILES
Governor

Oregon—Continued

EUGENE—\$390,000

Ambrose Austin, Daisy Clover, John Ellis, Roscoe Ervin, Herman Hector, Albert Ludwig, John Matychuk, Robert Merrill (banker), John Monteith, Wm. Reynolds, Robert Pugh, Raymond Walsh.

GRANTS PASS—\$125,000

Alex Burton, Curtis Wiley, Noah Williams.

HILLSBORO—\$49,000

Edward Brunka, Walter Kimball, R. Marlowe.

KLAMATH FALLS—\$310,000

Wm. Breithaupt, Benjamin Clifton, Lloyd Cox, Olive Grimm, James Hembling, Howard Johnson, Chas. Lewis, Henry Milot, Merrill Sellers.

LA GRANDE—\$138,000

Calvin Collett, Melvin Guhlman, Duncan McDonald, LeRoy Morgan, Curtis Sine.

McMINNVILLE—\$59,000

Lars Bladine (publisher), Walter Macy, Ferdinand Snyder.

MEDFORD—\$215,000

Jeremiah Cooley, Charles Hale, Wm. Sheffield.

PENDLETON—\$160,000

Omar Babcock, Ulrich Kaufmann, Charles Owen.

PORTLAND—\$10,316,000

Life insurance payments averaged \$119 per family and were 35 percent of annual food sales in the city.

They represent 54 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 16½ year period equal the city's annual retail trade volume.

Over 330 Ordinary Claims

Chas. Alphonse, John Anderson, Albert Angell, James Ballingall, Alexander Barclay, Golden Barnett, Clyde Battersby, Wm. Bennett, Erik Bjorkman, Leslie Bonney, Fred Boss, John Bower, Leota Bowers, Chas. Brown, Vernon Burke, John Burroughs, Floyd Campbell, Harry Catlaw, Dr. Chas. Chamberlain, Lillian Chamberlain, Harry Chandler, Spencer Cole, Everett Collins, Raymond Collins, Armon Cook, Elmer Conn, John Curry (exec.), John Daniels, Evan Davis, Melissa Dickerson, John Dougherty, Dr. John Fleet, Wm. Fowler, Hyman Frager, Carl Frederick, Thos. Freet (ins.), Rufus Galloway, Clifford Getman, Walter Granfell, Elmer Grinstead, Thorleif Hansen, Claude Hockley, Ralph Hughes, Chas. Hurd, Ira Irwin, Rudolph Johnson, Francis Johnston, Sam Kane, John Kennedy, Grant Kimmel, W. Krumbein (ins.), Samuel Lancaster, John Lantry, Ivan Lewis, Wm. Lingenfelter, Royal Litscher (mfr.).

Neil MacMillan, Wm. Malo, Robert Manning, Paul Martin, Frank Mason, Ralph Meate, Oleta Mock, Joe Moravics, Wm. Morrow, Albert Murphy, M. Nickerson, Jennie Onslow, Carl Pearson, Phillip Perlman, Vernon Pomeroy, Wm. Pope, Rev. Harry Pratt, John Rae, John Rebmman, Edward Reed (tailor), Chas. Reynolds, Hugh Ridenour, Gustave Riem, John Riescher, Harold Rock, John Salazer, John Schaffer, Herman Schlip, Otto Schulz, Hugh Swann, Theodore Shepler, Sebastian Snyder, Donald Stahl (dentist), Herbert Stahl, Florence Stambaugh, Muriel Stewart, Emmett Stone, Joseph Thomas, Fred Thompson, Frederick Torgler, Willis Townsend, Arthur Veazle (atty.), Franklin Walker, Dr. Felton Watts, George Welshhons, Arthur West, O. Wolfe, Elmer Woolard.

Obviates Forced Sale of Stock and Real Estate

COLORADO—The net amount of life insurance left by my father was \$7,681. He was president and owner of the majority stock of a local meat packing business with assets worth between \$150,000 and \$200,000. He also had several other business properties.

Since his insurance was only a small percentage of his estate at the time of his death, it was not of major importance to his beneficiaries. However, as the principal bequests were stock in a closed corporation, which only pays dividends in cases of necessity or convenience, it left cash to the beneficiaries who otherwise would have received only stock and real estate, which it would have been impossible to sell at a reasonable market value at the time of the settlement of the estate. In other words it obviated the probability of the beneficiaries having to sacrifice any of the assets in their several bequests.—C. S.

SALEM—\$840,000

Marion Cable, Edgar Canfield, Dr. Harvey Clements, Clarence Hushbeck, Sampson Philpott, Ezra Rhoten, Grace Smith (atty.), Bohemil Wimer, Henry Windedahl, Robert Yeater.

OTHER OREGON TOWNS—\$1,740,000 (Partial List)

●Albany: Pearl Craft, Howard Reeves. ●Brooks: A. Egan. ●Burns: E. Martin. ●Canby: Edna Johnson, R. Kocher. ●Central Point: J. Elden, C. Taylor, Jr. ●Corvallis: F. Knowlton, Mary Moran. ●Cottage Grove: W. Ostrander. ●Dallas: J. McCann. ●Enterprise: H. Chenoweth, Major Freels. ●Fairview: A. McGill. ●Falls City: A. Dodd. ●Gaston: Josephine Ott. ●Gladstone: N. Kirchem. ●Gresham: F. Culver, D. Smith.

●Harrisburg: J. Cartwright. ●Heppner: C. Wright. ●Hood River: C. Sumner, A. Wing. ●Imnaha: I. Lathrop. ●Independence: Perle Hedges. ●Joseph: C. Hayes, E. Hogboom. ●Kimberly: C. Rales. ●Kinzua: E. Olson, Mildred Owen. ●Lacomb: J. Cox. ●Lafayette: L. Frel. ●Lakeview: A. Swift. ●Lakeville: W. Robinson. ●Lexington: L. Marquardt. ●Madras: C. Klann. ●Marshfield: E. Thuerwacher. ●Milton: W. Oliver, W. Walter. ●Milwaukie: I. Casey, W. Pratt. ●Mollalla: A. Steiner. ●Mt. Vernon: J. MacArthur, W. Stockdale. ●Nehalem: E. White. ●North Bend: L. Westcott.

●Olene: R. Suttle. ●Ontario: L. Estes. ●Oregon City: E. Babcock, W. Zak. ●Oswego: C. Stevens. ●Prairie City: C. Carson. ●Prineville: O. Martin. ●Ranier: D. Miller. ●Rockaway: J. Lingaas. ●Roseburg: Elizabeth Whipple. ●Scott's Mills: T. Crites. ●Sheridan: L. Smith. ●Silverton: Etta Jacobson. ●Sweet Home: A. Stanley. ●The Dalles: R. Potts, W. Wilkinson. ●Tillamook: H. Johnson, Emily Tilden. ●Toledo: C. Gildersleeve, C. Welborn. ●Umpqua: T. Kamp. ●Waldport: R. Connor, A. Lindow. ●Woodburn: W. Vincent.

CALIFORNIA

Total Payments \$147,400,000
Rank in Payments 6th
Rank in Population 5th
Payments Per Capita \$21.34
Ratio to National Per Capita Insurance Payment994

Ordinary life insurance in force \$4,734,228,000 on 2,104,101 policies or \$685 per capita. Average size of policy in force



\$2,250, average new policy sold in 1941 \$2,078; volume sold \$469,591,000.

The \$147,400,000 in life insurance money paid to Californians in 1941 more than doubled the \$66,782,825 in W. P. A. payments in the state for the fiscal year, greatly exceeded the \$3,794,716 in P. W. A. grants, was many times the federal agricultural adjustment program payments of \$19,505,485, and over three times the \$46,835,420 in federal payments to the state under the social security act, thus demonstrating the importance of life insurance's contribution to the economic security of the state. Life insurance payments were eighty-two percent of the \$180,001,250 in income and excess profits taxes collected in California and were one-sixth the \$849,276,000 cash income from farm products.

(For towns with fewer claims see end of list)

ALAMEDA—\$454,000

Eston Cheney, Lytle Cook, Wm. Gammans, Wm. Gaylar, Leslie Joseph, Gustaf Kapler, Thomas McQuarrie, Harry Mehrtens, Harold Scholl, James Tennant.

Life Insurance Dollars Will Come Marching Safely Home!

One leading life insurance company has been administering a fund of \$100,613 for the widow of one of its policyholders for over 14 years (\$100,000 face of policy, plus \$613 post-mortem dividend). The fund was established in March, 1922, when the insured, aged 44, paid the first annual

the widow, or, if not withdrawn, will be paid to her heirs at her death.

Now, you well may ask, "What did it cost the husband to provide this splendid income and this large principal sum for his widow?" The answer is \$9,589.

Observe the following tabulation:

INTEREST PAYMENTS TO THE INSURED'S WIFE

October 1924 to October 1937, inclusive:

57 quarterly interest payments.....\$ 65,480.36
Principal subject to withdrawal or distribution in the future 100,613.00

Total payments made and amount held for future distribution.....\$166,093.36

PREMIUMS PAID BY THE INSURED

March 1922 to July 1924

\$3570 x 3 years.....\$10,710.00
Dividends applied in reduction..... 1,121.00

Net premiums paid by the insured.....\$ 9,589.00

Return to date in excess of cost.....\$156,504.36

premium on a \$100,000 Ordinary life policy. He died in July, 1924, and instead of his widow having to await the delays and vexations of probate court procedure, and then being charged with the risks and cares entailed in the investment of this large sum of money, here's what happened.

In October, 1924, right on the day it fell due, the widow received a substantial check for three months' interest on the fund (the policy was payable to the insured's wife under Option "D," interest installments quarterly). Similarly, as each three months has passed by she has received another interest check during a period of 14 years—total interest payments of \$65,480.36. And the fund of \$100,613 is still intact and may be withdrawn by

Is there any other financial medium through which so much can be accomplished for so little? And furthermore, let your imagination contrast this factual record with what might have happened to this fund in the hands of an inexperienced investor during the past 14 years.

We are sure you will agree that the dollars put into life insurance policies are safe dollars, worry-proof dollars, profitable dollars—dollars that can be depended upon.

All life insurance policyholders may rest serene in the certain knowledge that no matter what may happen to their other property or investments, when the time comes for their policies to function—the life insurance dollars will come marching safely home!

ALHAMBRA—\$517,000**Over 18 Industrial Claims—\$6,623**

Henry Aram, Horace Barr (investigator), Raymond Dreiser, Geo. Gipsom, Herschel Goodnight, Ralph Hiatt, Joseph Horton, Wm. Jacobs, Jr., Arthur Kriete (inc.), Geo. Marshall (banker), Luther Murray (contractor), Theodore Pederson, Wilhelmna Roethke.

ANAHEIM—\$153,000

Walter Coffin, Geo. Collins, Truman Essary, Thad Gaddis, J. Kohlenberger.

BAKERSFIELD—\$338,000

James Ash, Harvey Brockway, Margie Butler, John Campbell, Kenneth Cunningham, Elmer Smith, Angelo Tanduco, John Timoth, Charles Wilks, James Wharton, Frank Wilson.

BERKELEY—\$1,990,000

Wm. Bartley, Wm. Blackburn (mining engr.), Andrew Bridwell, Benjamin Buzzo, Alexander Charlton, Emily Cressman, George Edwards (publisher), Fred Ehlman, Chauncey Eldridge, Charles Gilman, John Haquette, M. Hewitt, Samuel Gild (retired), Charles McMeekin, Robert Mulrean, Valdo Otto, George Plant, Rev. Robert Ralls, Garden Reed, Joel Rice, Herbert Smith, Charles Snyder, Harvey Spilman, Joseph Ten Broeck, Charles Wingate.

BEVERLY HILLS—\$2,053,000

Wm. Bettie, Frank Bryson, George Graham, James Hallett, Armand Kaliz (actor), Wm. Kendall, Max Lewis, Thos. Patty, Walter Slater, Oscar Stimson, Arthur Van Pelt, Morris Wallerstedt, Harold Walt (ins.), Gladys Weiner.

BURBANK—\$280,000

Myrtle Brehm, Charles Hicks, Clarence Inman, Jr., Richard Liffiton, Charles Wright (ins.), Francis Young.

BURLINGAME—\$272,000

Nellye Anderson, Francis Fay, Clarence Fowler, Wm. McKinley, Wm. Rice, Waltham Rooker.

EUREKA—\$417,000

Geo. Davis, Walter Gass, Joseph Glenn, Frederick Hansen, August Havemann, Milton Hill, Charles Kressman, Thos. McCann, Rev. Herbert McKee, Clarence Steinhaus, John Young.

FRESNO—\$1,588,000

Herbert Arend, Joseph Beard, George Blau, Frank Castleman, David Cochran, Leo Cottrell, Shirley Craft, Amos Cramer, Hugh Deming, Wm. Edgarly, Oscar Erickson, Lucian Franscini, Edward Goodrich, Armenag Hairebedian, Lewis Hall, Robert Hinkle, Herbert Kellogg, Ford Kerr (pres. Kerr Rug Co.), George Kachler, Jr. (realtor), Guyler

Leonard, Wilma Matson, Fred Meyer, Robert Mitchell, Otto Nielsen, Vaughn Normant, Albert Rose, Wm. Rowe, Conrad Seib, Benjamin Shepherd, Wm. Smith, Geo. Stringer, Wenzel Truxaw, Norman Tucker, George Veater, Maud Whealen, Archir Whitmore.

FULLERTON—\$160,000

Joseph Bryar, Elmer Dean, Angus McAulay, Edward O'Neil, Wm. Starbuck.

GLENDALE—\$1,764,000

Over 73 Ordinary Claims
Over 101 Industrial Claims—\$28,835.

Ralph Bailey, Mark Banta, John Bender, Harlo Bennett, Gottlieb Berner, Jay Bickford, George Davis (jeweler), Harold Durham, Gerald Farwell (dentist), E. Gardner, Ernest Globensky, Harris Goodrich, Charles Grassell, Milton Hazlett, Henry Langswalt, Mason Murray, Oliver Neilson, Albert Oliver, Edward Stephany, Robert Stewart, Jr., Sarah Valen, Arthur Walton, Eugene Wilber, Edward Williams, Paul Zuelow.

HOLLYWOOD—\$1,888,000

Over 18 Industrial Claims—\$6,277

Johan Aagaard, Carrie Ball, Kenneth Cassidy, Wm. Clark, Dr. Carlton Conn, Thos. Curran (atty.), Dr. Charles Freytag, Roy Halse George Hall, Robert Lawrence, Geo. Lehmann, Veronica McDonnell, Henry Pogemiller, Lewis Ramsey (artist), Herbert Sparke, John Steadman, Wm. Stitt, Letha Thomas, Charles Tuttle, May Winters.

HUNTINGTON PARK—\$916,000

Over 41 Industrial Claims—\$17,069

Harry Dayhoff, Wm. Gordon, Carl Henderson, Earl Hinkens, Myrtle Hutchens, Wallace Lumley, Justin Maurer, Leo Pennell, Charles Woods.

INGLEWOOD—\$482,000

Andrew Bennett, Robert Finch, Oscar Flemming, Ernest Kent (mgr. Fox West Coast Theatres), Leonard MacIsaac, Emilie McClelland, Nile McColium, Frederick Schwartz, Claude Sherman, Lawrence Van Wormer, Ralph Winchester, Anna Winey.

LONG BEACH—\$2,716,000

Life insurance payments averaged \$54 per family and were 20 percent of annual food sales in the city.

They represent 27 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 30 year period equal the city's annual retail trade volume and over a 14 year period equal the total savings bank deposits in the city.

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1941.

California—Continued

Over 144 Ordinary Claims
Over 80 Industrial Claims—\$24,326
Russell Baker, Wm. Benjamin, Henry Borneman, Robert Brewer, Rev. John Briggs, Frank Butler, Wm. Campbell, John Caswell, Wm. Caton, Lyman Chapman, Geo. Cleaver, Edward Cody, Albert Dickinson, Noble Dilday, Geo. Dock-
eray, Dan Duvall, Fred Egenberger, Jerre Evans, Charles Fink (contractor), Edwin Gibson (realtor), Lawrence Hall, Ernest Harding, Charles Heartwell, Orrin Hibbs, Charles Higgins, Geo. Hodges, Evar Johnson, Gustav Johnson, Aubrey Lay, Dr. Albert Lilley, Samuel McCaul, Edith McCowan, Mary McMillan, Donald Marshall, Charles Mathewson, Ernest Mogge, Harry Myers, Ole Olson, George O'Neal, Joseph Peters, Gilbert Potter, Charles Raber, Joseph Runnals, James Sanders, Wm. Seader, Cullen Stanley, John Sterling, Lawrence Swafford, John Whitsett, Percy Wood.

LOS ANGELES—\$34,760,000

Life insurance payments averaged \$94 per family and were 30 percent of annual food sales in the city.

They represent 21 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 22 year period equal the city's annual retail trade volume.

CLAIMS BY AMOUNTS:

1—\$250,000 or over
3—100,000 to \$250,000
15—50,000 to 100,000
30—25,000 to 50,000
91—10,000 to 25,000
112—5,000 to 10,000
197—3,000 to 5,000
130—2,000; 352—\$1,000

Edward Abbott, Dr. Edwin Abraham, John Armitage, Velma Bahr, Ralph Baker, Frederick Barlow, Frank Beaver, Nels Berggren, Louis Berlot, Rubin Bernson, John Bertrand, Harrison Betsinger, Charles Bender, Geo. Black (atty.), John Blackstone, Fred Bloom, Robert Boal, Arthur Boland, Loring Bonham, Fritz Borchers, Harold Boshes, Thos. Brelsford, John Brooks, Joseph Browder, Wm. Brown, James Buffington, Francis Burns, George Burns, Frederick Calkins, Eunice Corson, Maurice Cazes, Alfred Childs, Dr. Ansel Coffman, Nathan Cohen, Garfield Coleman, M. Collins, Wm. Conley, Edward Cragen, Leon Crooker, Herbert Cunningham, Marian Curtis.

Harry Davis (optometrist), Sidney Davis, Ben Drochetz, Wm. Dugger, Jay Dundas, Reuben Dyson, Reese Edwards, Joseph Epstein, Bert Farrand, Wm. Fearon, Albert Fellows, George Fessen-
den, Charles Fitzpatrick, Louis Fix, Percy Fox, Wm. Frank, Paul Friedman (atty.), Simon Gelfand, Otto Gerboth, James Gibson (druggist), Roger Given (ins.), Harry Glatt, Wolf Goldman, Charles Graeff, Davis Griffith, Geo. Gruber, Laurence Gullette, George Hall, Lawrence Hall (atty.), Elmer Hanscom, Charles Har-
mon, Charles Hardenbrock (atty.), Charles Harris, Joseph Harris, Robert Harwood, John Hasemeier, Merrill Hawkins, Dr. Isaac Hazel, Fred Hendrick, Frederick Hickok, Joy Hinds (ins.), Ralph Hoover, Sender Hornstein, Max Horwitz, James Houston, Frederick Huber, Charles Hud-
son, George Hunefeld, Louis Huwe.

Frank Jackman, Walter Johnson, Earl Jordan, Leah Kaplan, Vaghinag Karahadian (pres. knitting mills), Adolph Kirchner, Lewis Kistler, Charles Kline, Otto Knoth (dentist), Wm. Koch, Max Kollner (mfr.), Herman Krueger, Clifford Kuhn, Geo. LaFollette, Albert Lakin, Allen Lamberth (executive), Graham Lan-
caster (pres. Lancaster, Inc.), Daniel Lau-
bersheimer (atty.), Robert Layton, Alex-
ander Lemmer, Louis Levenstein, John Lewis, Riley Lewis, Henry Long, Edwin Loucks (atty.), Reuben Lowenstein, Perry Luengen, Albert Lundeen, James Lydell (ins.), Dr. Thos. Lynn, Stanley Lyons, John McAvin, Bruce McBirney, Richard McCarthy, Joseph McDaniel, Donald Mc-
Fadyen, Austin McInturf, Nell McKay, Dr. Edward McKee, John Magill, John Malcolm, Meyer Mansbach, Thos. Marsh, Harry Martin, Harvey Mayer, Joseph Miles (realtor), Kenton Miller (atty.), Willis Miller, Harry Mitchell, Jeanne Muhlbach, Edmond Murphy.

Louis Nathan, Charles Newbrandt, Fred Nieman, Frank O'Brien, Henry Os-
wald, Owen Owens, Willard Paige, Milton Pearson, John Perrins, Harry Petersen, Roy Peterson, Harris Pines, Joseph Pinker, Daniel Powell, Horatio Powell, John Radford, George Raikes, Frank Ran-
kin, Charles Rathbone, Marion Reed, John Restcock, Wallace Rickard, Hubert Rider (dentist), Ford Rieman, Edward Robbins, Roscoe Roberts (ins.), Wm. Rodda (atty.), Jess Rogers, Robert Ropte, Wm. Rosefelt, Hyman Rosen, Isidore Rude, John Russell (ins.), Gordon Ruth, Henry Samborn, Thos. Sander, Jr., Wilbur Savelly, Wilmont Schaeffer, Arthur Schneider, Geo. Sebring, Loren Sechler, John Shelby, Glen Shivel, Milo Skala (jeweler), Walter Slater, James Slinkard, John Sneddon, Frank Solari, Louis Solomon (jeweler), Michael Solomon, Jay Spence (banker), Wm. Spindle, Edward Stacy, Frank Stafford, Ray Stark, Hayman Sterling, Wm. Stock-
er, Wm. Strand, Frances Stroud, Edd Swenson, Samuel Swenson.

Has \$97 Cash When Husband Died, But Insurance Paid \$25,000

CALIFORNIA—At the time of the death of my husband I would have had \$97 and some cents and a three year old car had it not been that he was a believer in life insurance.

The fact that he made premium payments faithfully on his policies gave me at once sufficient funds to pay all bills and expenses of his final illness and funeral without a worry. Enough was left to keep me comfortably for the balance of my life providing, of course, that I use good judgment and keep a level head. The knowledge that the claims would be paid to me promptly was a great satisfaction, I can assure you.

Upon being informed by the insurance company representatives of the different methods of drawing on the insurance money, I decided upon the following plan as being best for me. I left approximately \$7,000 with the company at a higher interest rate than banks pay. At the same time I can draw out all or part of it if I should need it. The balance, approximately \$18,000, I took in cash.

If my husband had not given me this amount of protection, I would have had to return to office work.

With an eye to the future I am seriously considering using the balance of my cash in a piece of income property, which income will provide food, clothing, necessities and amusement for me to better advantage and for a longer period of time than by simply spending the principal little by little as I need it.

I feel that my plans will work out very satisfactorily and I will always be financially independent.

As for myself, I took out two \$1,000 policies while in my late teens. Several years ago I needed some money and borrowed on one of the policies. That money fulfilled a need at that time which made it worth all I had put into it. The loan was repaid in time and now one policy is paid up and the other will be in a year and a half. It is a good feeling to know that I have these policies in a form of savings, to which I can turn if worse comes to worse and I can thank my mother for starting me out on that thrifty road years ago.

I cannot stress too strongly the peace of mind I have found from all these policies. When the premiums on my husband's policies were due during his last illness we found it a little difficult to spare the money but I am thankful that we managed, as I am without a worry now.—Mrs. C. B.

Wilson Tanner, Charles Taylor, Wm. Terhune (film editor), Ned Terwilliger, Robert Thistlewhite, Albert Thompson, Lester Thorne (atty.), John Tieman, Charles Trumbull, Armand Vandermyn (pres. Mission Dry Corp.), Thos. Vigies, Jacob Wagener, Elisha Walker, Hollis Walker, Raleigh Waller, Harold Walt, Frank Walters, Charles Ward, Isaac Waterman, Wm. Watson, Oliver Weed, Julius Weidemann, Frank Weimer, Isaac Weinberg, David Werner (executive), Charles Wheeler, Geo. Whittemore, Herbert Wilden, Henry Willis, Jr., Victor Willis, Leo Wilson, Donald Wood, Joseph Woodside, Roy Worthington, Benjamin Worthley, Archibald Wright, Elmer Young, Robert Young, Walter Young, Christopher Zeller, Dr. Wenceslao Zuniga.

MODESTO—\$149,000

Charles Clayton, James Crimmon, Joseph Fagundes, Edmund Gray, Herbert Johnston, Christem Torvend.

MONROVIA—\$130,000

Russell Childs, Arthur Combs, Olga Epperly, Basil Evans, Eugene Kempton, Lloyd Paul, Florena Perkins, Ralph Simons, Charles Stickler, Milton Wingert.

NORTH HOLLYWOOD—\$519,000

Cornelia Anderson, Harlan Brown, Leonard Cleary, Carl Driemeler, Vida Gooch, Ralph Hinkson (prop. H. & C. Sign Co.), Oliver Marsh, Isaac Polhamue, Barbara Spears, W. Williams.

OAKLAND—\$5,296,000

Life insurance payments averaged \$64 per family and were 18 percent of annual food sales in the city.

They represent 22 percent of the aver-

age wages paid by manufacturers operating in the city.

Life insurance payments over a 33 year period equal the city's annual retail trade volume and over a 25 year period equal the total savings bank deposits in the city.

Over 188 Ordinary Claims

Over 167 Industrial Claims—\$38,327

Wm. Ballantyne, Willis Barber, Henry Becker, Franklin Beer, Chester Blair, George Breuer (tailor), Fred Brosius, Thos. Carter, Hans Clemensen, Maurice Davis, John DeGloria (optician), Harold Earhart, Wm. Garrett, Dr. Quinter Gilbert, Frank Hansen, Harry Hastings, Geo. Hatch, Henry Hickey, Albert Horne, Archie Huebel, John Johnson, Lester King, Joseph Lercara (furrier), Kenneth Lister, Robert Littlejohn, Ernest Lun, John Lutz, Andrew McDonough, Henry McPhee, Andrew Martin, Cecil Mentzer, Theodore Moody, John Narup, Charles Nesmith, Christen Nielsen, Bernard Norton, Wm. Nottebrock, Rudolph Oberlack, Wm. Painter, Tony Reis, Ralph Richardson, Gabrielle Russell, Albert Salinger, Dewey Six, Joseph Smook, Albert Tuttle (real estate), Wm. Van Slyke, Fred Weiss, Leslie Williams, John Wilson, Clair Woland (ins.), Gus Zeitler.

ONTARIO—\$88,000

Harry Bassett, Otis Miles, James Smith (chief of police).

PALO ALTO—\$295,000

John Aitken, Edgar Hicks, Thos. Nash, Sigmund Pentler, Geo. Teckemeyer (theatre mgr.).

PASADENA—\$2,466,000

Arthur Aenord, Dr. Lillian Bauregard, Felix Bezewski, Edwin Bowes, Jr., Chas. Bugbee, Wilmer Bundy, John Davis, Wilbur Davis (writer), Clint Goad, Dr. Thos. Harter, Fred Huggins, Albert Keiser, Louis Keller, C. Lochner, James Morin (atty.), S. Patterson, Fred Platt, Vincent Savory, Louis Shippe, Charles Staves, Geo. Sturdivant, Leland Sutherland, Leavitt Thurlow, Thos. Wheeler, Rev. James Wollam.

PIEDMONT—\$515,000

R. Greenfield, Sr., Thos. Hogan, Jr. (lumber dealer), Rodney Kenyon, Herbert Mathiesen, James Powers.

POMONA—\$257,000

Dr. Louis Ament, John Doderer, Thos. Hogan, Edwin Keiser, Geo. Kendrick (architect), Percy McDowell, Carl Mason, Lawrence Sidwell.

REDLANDS—\$180,000

Franklin Daughtry, Ella Hall, Geo. William.

RIVERSIDE—\$529,000

Eugene Bartlett, Walter Burgess, Cecil Funk, Howard Haerberlin, Fred Hamblin, Wm. Irving, Vernon McCauley, Leonard Midwood, Leo Mitchell, James Parnell, James Stewart, Lula West, Edward Zipfel.

SACRAMENTO—\$2,737,000

Life insurance payments averaged \$92 per family and were 22 percent of annual food sales in the city.

They represent 54 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 29 year period equal the city's annual retail trade volume and over a 20 year period equal the total savings bank deposits in the city.

Over 89 Ordinary Claims

Louis Barrette, Frederick Becker, Cecil Clary (ins.), James Christian, Wm. Contente, Albert Contreres, George Car-

IRVIN BARR

BRANCH MANAGER

Occidental Life Insurance Co.

307 Bank of America Building
Sacramento, California

raghar, Roy Dixon, James Elliot, Edward Plaudes (architect), Henry Ford, Frank Gade, Manuel Garcia, Wm. Geary, Clyde Gephart, Wm. Gibson, Harry Glenn, Walter Hodgkinson, James Holland, George Littlefield, George Lynch, Ward Paynello, John Pullen (judge), Harold Roberts, John Runge, Ernie Snaveley, Charles Snyder, Joseph Stephens, Norwood Taylor, Leonard Waener, Ernest Zimmer.

SALINAS—\$135,000

Frank Kierstead, Charles Melander, Walter Muller (druggist).

SAN BERNARDINO—\$361,000

Over 15 Industrial Claims—\$6,207

Oliffe Berry, Thos. Creighton, Ray Deakins, Viola Finkle, Dr. Fred Kell, Edwin Littlefield, Benjamin Morgan, Nathaniel Strong, Ennis Wilson (realtor).

SAN DIEGO—\$3,132,000

Life insurance payments averaged \$70 per family and were 20 percent of annual food sales in the city.

They represent 7½ percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 30 year period equal the city's annual retail trade volume and over an 18 year period equal the total savings bank deposits in the city.

Over 133 Ordinary Claims

Over 34 Industrial Claims—\$11,428

Herman Abels, Floyd Armstrong,

Good Example of Benefits of Family Income Insurance

Mr. A. was insured under a family income policy—20-year stated period—for a face amount of \$10,000, with disability and accidental death benefits. He died as the result of an automobile accident when the policy was in force for a little less than two years and three months, leaving a wife and two very young children.

Under the terms of this policy, there was payable immediately \$10,000 on account of the accidental death benefit, and the insured's wife will receive \$100 a month (\$10 for each \$1,000 of face amount of insurance) each and every month until April, 1951. This income during the critical period of the family's development will go a long way toward assisting her in keeping the home intact, the family together; it will help her to educate the children and, above all, relieve her of investment worries and the attendant dangers of loss and depreciation.

Life insurance as illustrated in this case is truly a "substitute salary," although naturally of a reduced amount; a replacement in part, at any rate, of the income which terminated with the husband's death. Life insurance is one of the best kinds of property a man can leave his family at his death.

In April, 1951, if the children survive, their education will probably be completed; they may be in business—self-supporting. Mrs. A., then beyond the age when she is apt easily to find a gainful occupation, will receive the substantial sum of \$10,000 in cash.

Under family income policies the premium dollar is applied in a way that, in combination with permanent protection, gives a large measure of additional protection during the growing period of a family, i.e., when it is needed most.

The stated period runs from the date of issue of the policy and may be 20, 15 or 10 years, according to the insured's age and election when the policy is issued. In Mr. A.'s policy the stated period was 20 years.

If Mrs. A. Should Die

For purposes of illustration, let us see what the children's situation would be if Mrs. A. should die in April, 1941, ten years after the policy was issued. In accordance with the terms of the policy, the commuted value of the remaining payments of \$100 per month for 10 years longer and \$10,000 at the end of that time, would immediately become payable in a single sum to her estate. Such commuted value would amount to \$17,850. The usual procedure in such a case would be for the court to appoint a guardian or guardians for the children (if minors) and for the company to pay to the guardians the commuted value.

In 1941, the children would still be of school age, a critical period in their development. Their entire future may depend on just what is done for them at that time. The guardians would have on hand the equivalent of \$8,925 for each child, which should be sufficient to enable them to complete their education, thus giving them a start in life and an opportunity to earn their places among the successful men and women of the future.

Family income policies, however, may be indorsed to provide for a continuation of the remaining payments to any children, share and share alike, instead of a commutation of such payments as in the case outlined above.

George Bennett, Jr., Guy Billings, Glenn Brannon, Frederick Brockman, Andrew Carlstrom, Harold Chamberlin, Baylies Clark (navy lieutenant), Roy Cook, Leonard Coop, G. Crandall, Theo. Davis, Ernest Dort, Merle Draper, Frank Foster, Raymond Fowles, Ben Gailun, Wm. Hasley, Joseph Heger, Otto Heitman, George Herbert, Douglas Jones, Maurita Lee, Frederick Lehrkind, Peter McRoberts, John Manning, John Metzger, Ceal Montana, Harold Neff, Rosa Nightingale, D. Pen-
nock, Cecil Read, Thos. Robinson, Wm. Saxton, Warren Scott, Ralph Smith, Thos. Smyser, Lawrence Stanforth, Frank Stan-

(CONTINUED ON NEXT PAGE)

Names in each town are only a partial list of claims paid during 1941.

California—Continued

Iey, George Stephens, John Stout, Otto Sullivan.

Alpha Taylor, Wm. Wall, Robert Ward, Carl Whisler, Otto Wilkening, Alexander Williams, Charles Wilson, Wm. Wilt, Harley Yokel, Edwin Young.

SAN FRANCISCO—\$19,440,000

Life insurance payments averaged \$108 per family and were 38 percent of annual food sales in the city.

They represent 38 percent of the average wages paid by manufacturers operating in the city.

Life insurance payments over a 20 year period equal the city's annual retail trade volume.

Over 560 Ordinary Claims

Over 157 Industrial Claims—\$41,949

CLAIMS BY AMOUNTS:

3	\$100,000 or over
10	50,000 to \$100,000
22	25,000 to 50,000
33	10,000 to 25,000
56	5,000 to 10,000
120	3,000 to 5,000
118	2,000; 198—\$1,000

George Anderson, Walter Arata, Charles Arms, Henry Beard, George Benson, John Betskas, Adam Beyer, Haskell Billings, Joseph Blackford, Roger Bocqueraz, Edgar Broder, Roger Brooke, Harry Brophy, Wilbur Burkhardt, Marion

NELSON F. DAVIS, C. L. U.

Manager

The Guardian Life Insurance Company of America

Operating in San Francisco since 1862
304-308 One Eleven Sutter Bldg.
San Francisco, Cal.

Bustin, Edward Callan, Cornelius Callonan, Harry Carroll, Charles Chatfield, Hans Christensen, Alfred Cleary, Alexander Coady, Vern Collard, Carl Corwin (ins.), Charles Coyle, Oliver Crisman, Adrian Crow, Raymond Cruz, Franklin Dalton, John Daly, Alfred DeMartini, Berl Diller, Orin Doddington, John Donohue, Paul Dorsher, Jr., Samuel Eastman, John Eckhoff, Osmund Everson.

Joseph Faraone, John Fillippini (atty.), Edward Fitzpatrick, Charles Fuller, John Gallagher (ins.), Thos. Geary, Chester Gilbert (dentist), John Gordon, Wm. Graham, Harold Grant, Dudley Greene, Dr. Edward Hanlon, John Haquette, Frank Harrison, Simon Hartman, Charles Hayden, George Healy, Wm. Heitstman, James Henderson, Joseph Himes, Carl Hoffman, Carl Hokans, Melville Johnston, Edwin Kramer, Alexander Larson, Clarence LaRue, Wm. London, Wm. Luby, Edmond McGillicuddy (ins.), Peter McKeon, Michael McVeigh, Berthold Manville, John Mason, Howard Morrison, Dr. Howard Morrow.

John O'Neill, C. Pedersen (editor), Llewellyn Petch, Paul Pfau, Franklin Poole, Arthur Priddle, Alexander Reid, Casper Reuter, George Richard, George Rohlf, John Rooney, Gustavus Rosenblatt, Wayman Sauers, Arthur Saxe, Walter Schmidt, Lee Seck, Charles Seiger, John Sharon, Milton Shoenberg, Dr. Dudley Smith, Orlando Stephenson, Morris Stoler, Edward Swanson, Harry Thomas, Henry Tietjen, Frederick Turner, Jack Under, Alex Weiser, John Whicher, John Whistler, Charles White (atty.), Frederick Wichers, George Wright, Francis Young.

SAN JOSE—\$983,000

Elwood Baugh, Joseph Berg, Harry Berner, Manuel Blank (mgr. Brooks Clothing Co.), Joseph Chiovaro, Jr., John Erickson, Willis Fine, Dr. Charles Hablutzel, Francis Hamblin (atty.), Victor Hillis, John Hinkle, Earl Kingsley, C. Landrie, Wm. Lean, Harry Morris (ins.), Albert Myers (tile mfg.), Vernon Plessinger, Henry Stern, Herman Sund, Frank Terheggen, Dr. DeForrest Tiffney, Harold Vining.

SAN MATEO—\$355,000

Orla Brown, James Corel, Glenn Goff (musician), Joseph Hosking, Charles Lewis, James Selfridge, Victor Winfrey.

SANTA ANA—\$378,000

Lloyd Banks, George Basley, Raymond Crenshaw, Dr. Fred Earel, Otto Egge, S. Finley, Levi Hendrickson, H. Hoxes, Wm. Kathe, James Kerley, Anthony Kohler, Charles Mitchell, Claude Norton, Walter Tantlinger, Lambert Towler, Fred Triplet, Edward Vegely, Clyde Walker.

SANTA BARBARA—\$545,000

Charles Barrett, David Bishop, Samuel Clark, Edward Clinton, John Ferguson, Frank Fischer, Thomas Green, Wm. Johnson, Eugene Lyman, Mervyn McGregor, Robert Miller, Wm. Peters, James Whittemore.

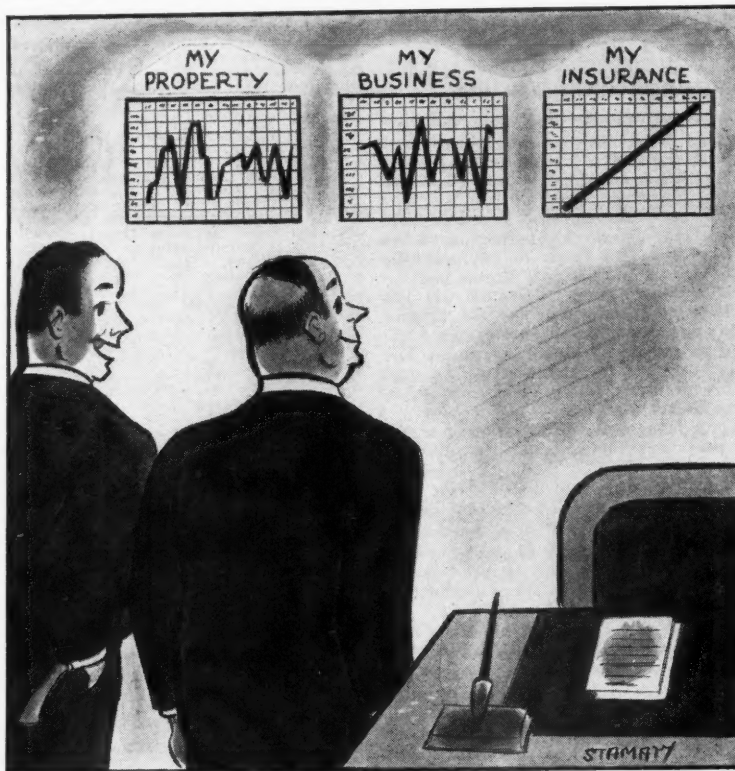
SANTA CRUZ—\$256,000

Edmund Lear, Thos. McCreary, Robert Minier, Frederick Stevens, Minnie Sutfin.

SANTA MONICA—\$866,000

Dennis Carpenter, Pearl Maynard, Walter Prager (executive), Anna Preyt, Edward Smith, Frank Stuart, Edward Westbrook.

Names in each town are only a partial list of claims paid during 1941.



"You can see why I'll always hold on to my insurance!"

This outstanding cartoon of the year was first published in the regular edition of The National Underwriter and is here reprinted by popular request. Reprints are still available at \$2 per 100; \$8 for 500; \$15 per 1,000. Order from The National Underwriter, 175 W. Jackson Boulevard, Chicago, Ill.

SANTA ROSA—\$122,000

George Dreiss, Herman Hermansen, Charles Jessup, Lloyd Yarborough.

SOUTH GATE—\$82,000

Rudolph Jokiska, Oiva Koski, Edward Marvel.

SOUTH PASADENA—\$164,000

Ralph Curtiss, Hyslop Gillies, Lillian Mills.

STOCKTON—\$395,000

Leona Abshire, Louis Blossotti, John Cronin (atty.), Otto Dauber, James Devine, Frederick Elsholz, Samuel Fuller, Harold Gage, Antonio Ginestra, Bernice Hulsey, Frank Lewis, Harry Main, Leslie Pusmore, Lyleton Renney, Evemay Shore, Mary Silvy.

VALLEJO—\$237,000

Joseph Allen, Stephen Elliott, Jr., Edward Ernst, Fred Hopper, Charles Hubbard, Eleanor Loughlin, Justin McDonald, David Platt, Peter Shewbridge, Harry Siebert.

WHITTIER—\$222,000

George Gates, Kirby Little, Norman Pollock, George Reber, Rene Starbuck, James Young.

OTHER CALIFORNIA TOWNS—\$9,866,000 (Partial list)

●Acampo: J. Coleman.—Albany: N. Crackbon, I. Jones, O. Looney, C. Verga.—Altadena: R. Eshom, W. Valentine.—Arcadia: J. Jessup, D. Melin, C. Newbrandt, A. Ramson.—Armona: E. Roberts.—Artesia: M. Jacinto, Jr., J. Makannah.—Baldwin Park: H. Hickox, G. Washizaki, W. Wright.—Beaumont: I. Parker.—Bell: M. Bryant, H. Dayhoff.—Belleflower: H. McCaskie, Dr. E. Sheldon.—Belmont: G. McLean.—Ben Lomond: T. Finley.—Bieber: R. Vernon.—Bishop: E. Albright.—Boynton: H. Lynne.—Bryn Mawr: G. Higbey.—Buellton: G. Wyman.—Calexico: J. Carter, Sr.—Camarillo: F. Paige.—Canoga Park: E. Barnum, D. Carlson, S. Hartley, I. Phinney.—Canyon: D. Anderson.—Cardiff-by-the-Sea: W. Eichler.—Carlsbad: C. Williams (atty.).—Casselman: A. Zimmerman.—Central Valley: P. Dawson.—Chatsworth: A. Schmuck.—Chico: E. Crouse, Jr., W. Dorn (atty.).—W. Fulford, E. Rogers, M. Steele, E. Stokes, A. Wood.—Chula Vista: G. Donovan, T. Houser, L. McCannon.—Clovis: Mary Price, C. Smith.—Coachella: C. Frost.—Colusa: Rev. A. Arnfield, C. Codorniz.—Compton: F. Gower (dentist).—H. Jamison, P. Sparke, W. Wylly.—Concord: A. Donough, C. Lockwood (ins.).—H. Murakishi, C. Rice, C. Vasconi.—Corona: C. Barber, J. Herod.—Coronado: T. Ashworth, Jr., Wm. Ferris, F. Robinson (navy lieutenant).—R. Setael, F. Skalecky.—Costa Mesa: G. Healey, Martha Weaver.—Covina: H. Harris, W. Jarvis.—Crescent City: W. Tryon (judge), B. Wagner.—Crockett: C.

Gay (druggist), Helen Wilts.—Culamonga: Dr. W. Fleming.—Culver City: H. Eaton, W. Hargrove.

●Daggett: J. Osborn.—Davis City: J. Truttmann.—Delano: W. Goodell, A. Schmitt, R. Wasson.—Dinuba: J. Hofer.—Downey: H. Crumrine, Arthur Darby, H. Watson.—Eagle Rock: T. Brocklebank, L. Lambert, F. Nold, G. Palmer.—East Bakersfield: R. Martin.—East San Diego: Sarah Lee.—El Cajon: K. Clark.—El Centro: W. Brooks, W. Collins, B. Fargo, O. Haun, J. Lewis, G. Mann, R. Thompson.—El Monte: D. Arnold, L. Davis, J. Tipton.—Encino: G. Jess.—Escondido: W. Bradley, F. Judson, D. Shifflett.—Fall Brook: E. Browne, Alice Key.—Fillmore: J. Moehl.—Fontana: F. Cappi, Anna Gibson.—Fort Ord: W. Clayton, A. Cribbins, C. Peterson.—Fowler: E. Darling, J. Weinberg.

●Garberville: W. Jones.—Gardena: L. Ernst, B. Pontius, Glenna Sibley, E. Stewart.—Gilroy: E. Adams, A. Noyes.—Glendora: M. Jenkins.—Gunnland: A. Vaughan.—Gustine: A. Pacheco, T. Stamper.—Haltville: M. Sweeney.—Hamilton Field: J. Flock, R. Smith.—Hayward: J. Anderson, T. Cordry, G. Dysinger, L. Greene, W. Hamilton, K. Hooper.—Healdsburg: G. Alexander, J. Osborn, P. Panzo.—Hemet: R. Arbuckle, Almira Cornell.—Hermosa Beach: H. O'Hara, T. Walters.—Hughson: G. Squire.—Huntington Beach: W. Bockentheim, B. Loretz, Lillie Moore, D. Vervoren.

●Imperial: L. Thomas (ins.).—Indio: Alva Richards, M. Taylor.—Inverness: F. Rice.—Irvine: O. Knoche.—Ivanhoe: J. Thomas.—Jolon: M. Evans.—Kelseyville: H. Turney.—Keyes: C. Smith.—Lancaster: T. Canzonieri.—Laguna Beach: C. Darlington, A. Grier, L. Sanders.—La Mesa: A. Lyter.—Larkspur: E. Luce (executive).—Laverne: M. Bennett.—Livermore: F. Hale, Dr. W. Judson, C. Tipton.—Lodi: C. Cooper, G. Day, G. Handel, A. Hoffman, F. Lahmann.—Lomita: Iva Arbuckle.—Los Altos: J. Berryhills.—Los Gatos: G. Carpenter, E. Davis, T. Steel.—Lynwood: J. Bramble, J. Cunningham.

●McFarland: C. Boyd.—Madera: J. Barcroft (atty.), J. Barrett, C. Dean, R. Merino.—Manhattan Beach: T. McKinley.—Manteca: C. Campbell, F. Dutra.—March Field: E. Hose.—Mariposa: H. Turner.—Markleeville: H. Laws.—Martinez: T. Johnston.—Marysville: P. Smith.—Menlo Park: F. Cooper, V. DuPont, I. Eade, J. Hagens (retired pres. Great West Div. Dow Chemical Co.).—Bertha Miller.—Merced: J. Haight, W. Van Winkle.—Moffett Field: L. Callaway.—Montebello: L. Binney, R. Price, Jané Rae.—Monterey: Irene Bucklen, Dr. Belle Cline, I. King, W. Snook.—Monterey Park: W. Bronham, G. Chumler, A. Clancey, Mary DaRanus, J. Fredericksen.—Montrose: M. Stuard.—Morgan Hill: A. Miller, J. Viera.

●Napa: R. Carter, K. Leonard, D. Linder, G. Sheehan, R. Williams, S. Woods.—National City: D. Awtey, K. Neher.—Nevada City: M. Lucid, A. Sauvee.—Newman: L. Eastin, M. Teixeira.—Oceanside: W. Hitchcock, F. Leighton.—Orange: E. Brown, Mary Carey, H. Haynes, L. Meeder.

Orange Cove: J. Frane.—Oroville: H. Anthony, Z. Grubbs, J. Hess, F. Mekellos.—Oxnard: F. Bachler, J. Eastwood, W. Jeffries, L. Lehman, R. Mahan, S. Well.—Pacific Grove: W. McDannold.—Pacific Palisades: G. Egbert.—Paso Robles: R. Heaton.—Pinole: Arthur Noyes.—Pittsburgh: A. Enes, G. Mabey, Mary Meister, A. Teakle, T. Trezona.—Placerville: V. Avansino, M. Baer, C. Becker.—Planada: J. Smith.—Port Costa: T. Crowley.—Porterville: E. Sanders.

●Quincy: L. Mori, Gertrude Remick.—Ramona: Florence Tinning.—Red Bluff: J. Meyers, A. Ross.—Redding: Harriet Gossett, Hazel Tucker.—Redondo Beach: E. Partridge, E. Welch.—Redwood City: H. Bowman, H. Brown, J. Clarke, R. Fultz, R. O'Connell, G. Underhill.—Rialto: P. Weller.—Richmond: W. Black.—Rio Vista: H. Anderson, E. Church, D. Bass.—Riverdale: J. Costa.—Roseville: D. Bass.—St. Helena: P. Michell, M. Mooney, C. Morehouse.—San Anselmo: R. Bowley, G. Kirner.—San Fernando: F. Amstutz, A. Edinger, R. Fraisher, G. Fuller, Sr., Wm. Hicks, R. Millen.—San Gabriel: G. Craig, F. Eshelman, R. Fulkman, D. Gillis.—Sanger: A. Stewart.—San Leandro: C. Adams, Shirley Buehler, J. Clubb, R. Martin, A. Peterson.—San Luis Obispo: C. Carpenter, H. Church, J. Van Meter.—San Pedro: H. Farmer, J. McLane, J. Frifogle, G. Tucker.—San Raphael: J. August, J. Pullen.—Santa Anita: A. Copeland.—Santa Paula: H. Carver, J. Lindsay.—Santa Paula: T. Millham (dentist), R. Rawlins.—Sebastopol: V. Fear, E. McIntyre.—Selma: H. Frame.—Sonoma: F. Baker, J. Francis, H. Lepape, W. O'Beirne, H. Wolfe.—South Laguna: G. Monroe.—Sunnyside: H. Scobey, J. Wiltz.

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●Yorba Linda: E. Brandon.—Yreka: F. Fullerton, H. Mathewson.—Yuba City: F. Jackson (dentist), Helen Simon.

Dies Before Policy Is Delivered But Family Gets \$50,000

A 41-year-old manufacturer decided to sink practically all his money in a new business venture. Because little could be realized from this new business if he died within the next few years, he applied for a \$50,000 policy to protect his family. The night he signed the application he passed a rigid physical examination and also gave the agent a check to put the insurance in force.

A week later he was dead. Overwork and worry were to blame, a blood clot the immediate cause. His policy was just in the process of being issued at the home office when word came of his death. Because he had paid that first premium even before the policy was actually issued, the company owed his widow \$50,000.

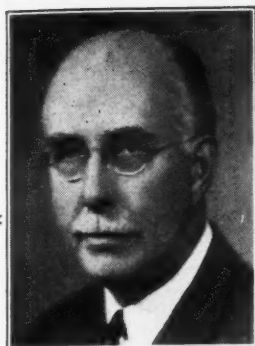
One or two other details of the case are interesting. Before the policyholder reached his decision, he had discussed the matter with his agent from 9:30 p.m. to 2:30 a.m., making sure that this policy was just the one to suit his family's needs.

At 2:30 a.m. when he signed his name on the application, he also paid an initial premium deposit then and there. For the agent explained that, if the manufacturer were acceptable to the company as an insurance risk, this payment bound the company and assured his family's protection from that moment.

"I do not expect anything to happen to me before you deliver the policy," he said, "but I owe a good deal of my success to my habit of deliberately visualizing what might go wrong and preparing against it. I'd hate to have my family suffer because of lack of a simple precaution like this." And thus he forestalled disaster to the family he so dearly loved.

STATEMENT OF PAYMENTS

Face Amount of Policy.....	\$50,000
Paid by Insured.....	815
Gain	\$49,185



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Managers and General Agents!

We have set aside the period from May 1 to May 31 as "D. L. B. Service Month", and during that time your friend, the National Underwriter salesman in your territory, will call upon you to find out whether or not The Diamond Life Bulletins can offer you any additional help in connection with the various problems you will have to face and solve during the war emergency.

For twenty-three years, during war and peace and in good times and bad, we have tried to do everything possible to make the job of the Manager a little easier and a little more profitable.

And now that the usual difficulties of operating an Agency have been made more acute than ever before, we have asked our salesmen during the month of May to concentrate almost exclusively on *the problems of the Life Managers* and to explain briefly what we can do to help you get more business from those Agents not inducted into military service.

We believe that you will find it profitable to talk with our salesman when he calls. This is *not* just a routine call. Our salesmen have been specially trained for this occasion. We shall appreciate any courtesy extended.

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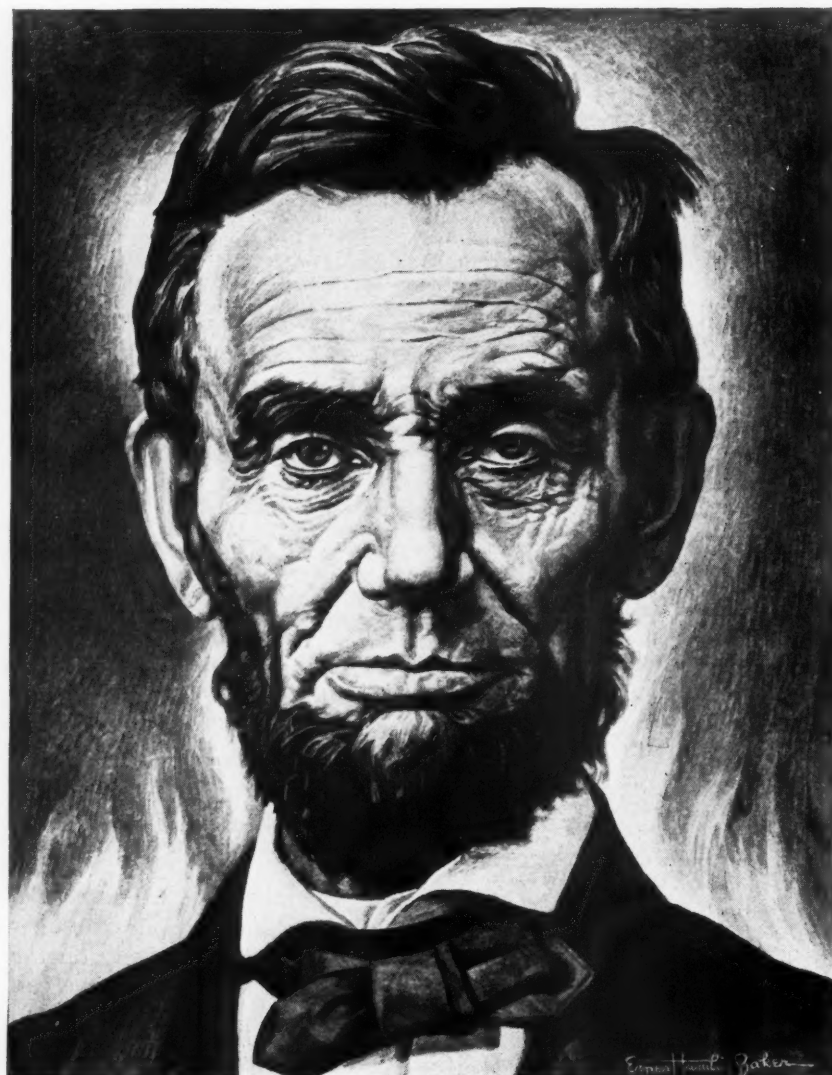
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In war or peace, depression or prosperity, life insurance plays a major role in maintaining security in America.

Now, in war time, life insurance funds are invested with Government and industry—this helps finance the war effort.

Dollars deposited for life insurance cannot compete for the purchase of scarce commodities—this helps keep prices down.

Because of life insurance, thousands of people find it unnecessary* to call for public aid—this helps reduce non-war spending by Government.

We are proud to stand with the other life insurance companies of the land as a bulwark of National security.

*Last year, Lincoln National paid \$14,028,694 to policyholders and beneficiaries.

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More Than a Billion Dollars of Insurance in Force